



BENEFITS ENROLLMENT FAQs & HELPFUL INFORMATION

FAQs:

1. Nothing happens when I click the **Add Dependents** button.
 - a. Your pop-up blocker is probably blocking the window. For Chrome look for a small icon with a red X in the right of your browser search bar to allow the pop-up. For Microsoft Edge look at the bottom of the screen to allow the pop-up.
2. For a **Health Savings Account (HSA)** or **Flexible Spending Account (FSA)** do I input how much I want deducted for the whole year or per pay period?
 - a. You need to input how much you want deducted per pay period. To do so determine how much you want deducted per year and divide by 26 (there are 26 pay periods per year).
3. What is a **DP**?
 - a. A DP is a domestic partner. You'll need to enroll in a DP medical, dental or vision plan if you want them to have coverage. You'll also need to fill out a DP form for tax purposes – you can find it under forms.
4. I don't have the **social security number** for my **dependent** right now, can I finish enrolling them?
 - a. Yes, under the social security number spot click "Social Security number pending" box to move forward. Just don't forget to add it later!
5. Do I need to provide a social security number for **beneficiaries**?
 - a. No, for beneficiaries we are grateful for any info you can provide but just require their name and relationship to you.
6. It's giving me an error on the **Life/ADD** page.
 - a. At the bottom of the page, to the right of the beneficiary info, make sure a number value is in the blank box. If you only have one beneficiary put 100%. But you can split up the payout amongst multiple beneficiaries and even select Primary and Contingent beneficiaries – just make sure it adds to 100%.
7. Why are rates higher this year?
 - a. Rates increased cross the board 6%. This is reasonable considering the national average is around 10% increase.
8. What information can I change outside of Open Enrollment at any time during the year?
 - a. HSA contributions
 - b. Empower contributions – www.empower-retirement.com or 866-467-7756
 - c. Beneficiaries
9. What if the **Summary Page** shows zero "o" benefit deductions even though the deduction was not waived?
 - a. First try refreshing the page. If that doesn't work, unfortunately employee will need to start over.

HAS*/FSA** LIMITS:

- HSA Single (under age 55)
 - Max contribution: \$3,850
 - EE: \$2,850
 - ER: \$1,000
- HSA Single (at or over age 55)
 - Max contribution: \$4,850
 - EE: \$3,850
 - ER: \$1,000
- HSA Family (under age 55)
 - Max contribution: \$7,750
 - EE: \$6,250
 - ER: \$1,500
- HSA Family (at or over age 55)
 - Max contribution: \$8,750
 - EE: \$7,250
 - ER: \$1,500
- FSA Healthcare
 - Max contribution: \$3,050
- FSA Dependent Care
 - Max contribution: \$5,000

*HSA – only eligible if you enroll in a high deductible plan.

**FSA – cannot enroll in FSA Health and high deductible plan (FSA Dependent Care is an option if you enroll in this plan).

MEDICAL TIERS:

- **Platinum Tier:** Exclusive to CRMC/CRMG providers. Offers the richest plan design of all tiers.
- **Tier 1:** Providers in Cheyenne that are not covered in the Platinum Tier. Offers the next richest plan design of all tiers.
- **Tier 2:** All other in-network providers. Read on for modified coverage to the Tier 2 benefit.
 - Providers outside of the Cheyenne area will no longer be included in the Tier 1 benefit. The deductible and out-of-pocket maximum for this tier will be enriched to match the Tier 1 levels.
- **Out-of-network:** All out-of-network providers. Offers the least coverage.
- **Out-of-Area Benefit:** For employees who reside 90 or more miles from Cheyenne. These claims will be processed separately, but the employee will elect into an existing plan (Basic, PPO, High Deductible). See Benefits Guide for more details.