

Information you need to know:

Benefits Open Enrollment 2024 – 2025

This digital handout covers the following:

- What is new this year?
- What is not changing?
- Checklist for Open Enrollment
- What happens if you do nothing during open enrollment?
- Final steps for Open Enrollment

What's new this year?

Open enrollment

If you want to enroll or continue your coverage for April 1, you must take action to enroll in health, dental, vision and flexible spending plans. There are no automatic rollovers this year for any benefits.

Health Insurance

- Health insurance plans have been refreshed to meet the needs of employees and their families across the System.
 - Enrich HMO HDHP Elite
 - Enrich HMO HDHP Plus
 - Enrich Point of Service (POS)
 - Explore HMO HDHP
- Dependent Wrap Network - A dependent wrap benefit is now included with all three Enrich plans. If you live within the Security Health Plan service area and have a covered dependent who lives outside the service area, that covered dependent will receive the benefit. Security Health Plan will process any medical services your covered child receives while outside of the service area as if the services were incurred in the service area, which is a better benefit to you

Flexible Spending Account

- Flexible Spending Account annual maximums and rollover amounts have increased for the MEFSA and LPFSA

What's not changing this year?

Dental Insurance

Delta Dental plan remains as is; no changes to the coverage or the premiums

Vision Insurance

Vision plan remains as is; no changes to the coverage or the premiums



Checklist for Open Enrollment

- Review materials on [Health Insurance](#)
 - Determine which health insurance plan is right for you.
 - Review your (and covered family members) personal health care needs.
 - Ask yourself:
 - What plan am I enrolled in now?
 - Does it still benefit me to remain enrolled in an MCHS medical plan?
- Review materials on [Dental Insurance](#)
 - Review the information provided on the dental plan benefit plan.
 - Determine your needs for the next year to decide if enrolling is right for you (and your family).
- Review materials on the [Vision Insurance](#)
 - Review the information provided on the vision plan benefit plan
 - Determine your needs for the next year to decide if enrolling is right for you (and your family)
- Review Materials on [Flexible Spending Account](#)
 - Is a flexible spending account right for you?
 - Can you save tax dollars by enrolling in a dependent care flexible spending account?
- Review Materials on [Life Insurance](#)
 - Current coverage will rollover; if you do not make any changes, your current coverage will remain as is.
 - Are you interested in purchasing supplemental life insurance for you or your eligible family members?
 - Confirm life insurance beneficiaries to ensure they are up to date.
- Review Materials on the [Employee Assistance Plan](#)

Complete the benefit annual enrollment event in your [Workday](#) inbox prior to **Friday, March 8, 2024, at 5 p.m.**

What happens if you do nothing for Open Enrollment?

- If no action is taken during open enrollment, **all insurance plans will end on March 31, 2024.**
- Employees currently enrolled in insurance plans will want to review what is changing for them to determine what plan best meets their needs.
- Flexible spending account elections do not roll over and no flex deductions will be taken starting on the April 5, 2024, paycheck if you do not make a new elections for 2024.

Final steps for Open Enrollment

- Log into [Workday](#) during the open enrollment timeframe and complete the open enrollment in your inbox.
- Check each benefit in the enrollment event.
- Check that your dependents are enrolled in all the benefits you want them in and that their home address is updated in [Workday](#).
- Check that you submitted the open enrollment event fully.
- Print or save election confirmation for your records.
- Take the [WebMD](#) Health Assessment.

If no action is taken during open enrollment to ensure you and your dependents are enrolled in your desired benefits, your benefits will end March 31, 2024, and there will be no exceptions to re-add benefits after open enrollment closes on March 8, 2024, at 5 p.m.

This summary is designed to acquaint you with general information about some current employee benefits. More information regarding the benefits is addressed in the Clinic's Policy and Procedure Manual, Employee Handbook, and Summary Plan Documents. Marshfield Clinic reserves the right to revise, supplement, or rescind any policies from time to time as it deems appropriate, in its sole and absolute discretion. Employees will be notified of changes through e-memos and online publications.

