

## FREQUENTLY ASKED QUESTIONS

### **Annual Open Enrollment – 2020-2021**

This year, open enrollment will be passive enrollment, which means your elections will roll over from the last benefit plan year. (Health Savings Account and/or Health Care/Dependent Care Flexible Spending Account contributions will need to be updated for the 2020-2021 plan year.) It is also important to note that for this year, two of our medical plans, the Premium and Standard Care Plans, will have rate increases, however, the deductible amounts for these plans have been lowered. Additionally, the Care Plus HSA Plan will see no increase in premiums and the deductible will stay the same.

If you do not make any changes to your elections by May 22, 2020, last year's elections will roll over into the 2020-2021 plan year. The new benefit plan year will begin on July 1, 2020.

### **Which medical plan is right for me and my family?**

During Open Enrollment, you will have access to the Plan Comparison Tool. This tool can help you decide which option best meets your needs based on how you use medical coverage. You can access the tool by visiting MyWSIBenefits.com and logging into the benefits portal.

### **What is a High Deductible Health Plan?**

The Care Plus HSA Plan is a high deductible health plan designed to give you more flexibility and control over your health care spending. The Care Plus HSA Plan provides the same coverage and benefits as the PPO plans (Standard Care and Premium Care). While your deductible will be higher, your premium will be lower, which means you'll have more money in your paycheck.

### **What are some of the benefits of enrolling in a High Deductible Health Plan with an HSA?**

The Care Plus HSA plan offers you lower payroll contributions, free preventative care with comprehensive medical and prescription drug coverage, plus access to your own personal Health Savings Account (HSA).

An HSA is a tax-advantaged savings account used to reimburse qualified health care expenses both now and, in the future, — even if you change medical plans or leave WSI.

### **Is there a limit to the amount I can contribute to an HSA?**

You are responsible for ensuring the total of your contributions to your account stays within the federal limits.

- Associate Only Coverage - \$3,550
- Associate Plus Children Coverage - \$7,100
- Associate Plus Spouse Coverage - \$7,100
- Family Coverage - \$7,100
- If over age 55, you may contribute an additional \$1000 as a catch-up contribution

### **What types of expenses can I pay for with HSA funds?**

- To learn more about all IRS qualified expenses, please visit the provided link: <https://www.irs.gov/pub/irs-pdf/p502.pdf>.
- There is no annual deadline for submitting expenses to be reimbursed from your HSA.

### **Can I Make Changes to my Original Contribution Amount – FSA & HSA?**

- HSA – Yes. Changes to your original contribution amount can be changed throughout the plan year. Visit MyWSIBenefits.com or call 800-413-1444, option 1 for assistance.
- FSA – No. Original contribution amounts cannot be changed unless you experience a Qualified Life Event. (Visit MyWSIBenefits.com for more information on FSA accounts and Qualified Life Events.)

**What should I know about dental coverage for the 2020-2021 plan year?**

There are no new plan changes for the 2020-2021 plan year. Both plans still cover preventative care at 100%.

**What should I know about vision coverage for the 2020-2021 plan year?**

WSI will continue to offer vision coverage through Vision Service Plan (VSP). A Premium plan option has been added, which will cover \$250 toward frames/lenses or contacts. Kaiser's vision plan has increased its allowance for frames/lenses or contacts to \$250.

**Do I have to buy my prescriptions from a CVS retail pharmacy?**

No - Many retail pharmacies partner with CVS Caremark which includes more than 64,000 pharmacies nationwide, including most chain pharmacies and many independent pharmacies. Only CVS retail pharmacies can provide mail-order prices for 90-day prescriptions.

(Kaiser Permanente participants will need to fill prescriptions at Kaiser Permanente-approved pharmacies.)

**Who can be covered under the benefit plans?**

You can enroll your spouse, same-gender domestic partner and common-law spouse (as defined by state law) and your eligible dependents (children up to age 26) for coverage under many of the benefit plans. Information about dependent eligibility can be found on MyWSIBenefits.com and in your benefits guide.

**How do I enroll?**

**Online:** MyWSIBenefits.com

**Mobile:** Download the Life@Work mobile app from your app store

**Phone:** 800.413.1444, option 1 - Monday - Friday, 7 a.m. to 4 p.m. PT, except on holidays

**Will I receive a new insurance card in the mail?**

For those enrolled with Anthem (and in certain cases, Cigna), you will be receiving new ID cards for the 2020-2021 plan year. For those enrolling in coverage for the first time or if making changes to their medical plan elections for 2020/2021, will receive new ID cards.