

Date: November 2, 2023
To: Full Time Faculty and Staff
From: Human Resources - Benefits
Re: **2024 Open Enrollment Instructions – November 2 – November 17, 2023**

Open enrollment for 2024 benefits will be held from **Thursday November 2 through Friday, November 17, 2023. You must complete your enrollment in [HR@Hand](#).**

To ensure accuracy in our HR/Payroll systems and with our benefit carriers, it is **REQUIRED** that **all benefit eligible employees actively participate in the online benefits enrollment process for 2024, even if you are not electing or changing benefits through the College.**

- If you currently carry any insurance benefits through the College and do not enroll online by November 17, you will have “no coverage” for ALL BENEFITS in 2024.
- You may review or change your benefit elections as many times as necessary during the Open Enrollment period. The last elections you make during Open Enrollment will be recorded as your benefits for calendar year 2024.
- Once Open Enrollment closes, you will not be able to change your benefits during 2024 unless you experience a qualifying “life changing” event. Please refer to the HIPAA Special Enrollment Information (at the end of this document) for details.

Required Information for Dependents:

- If you have not previously provided your dependent’s information via HR@Hand, you will need to have all of the following information for your dependent(s): name, address, date of birth, and social security number.
- All newly added dependents for 2024 will require original proof of dependency before pending coverage will be approved. For a spouse, this is a marriage certificate. For a dependent/child, this would be a birth certificate.
- To ensure you qualify, prior approval from Human Resources is required to cover a domestic partner and eligible dependent(s) of a domestic partner.

Online Benefit Enrollment Instructions

To begin, go to: [HR@Hand](#)

- Sign into Benefits Open Enrollment using your Nazareth Username and Password.
- Once logged on, click on the orange “Start Your Enrollment” button.
- Verify Your Personal Information – Before making your benefit elections, please verify the accuracy of all of your personal information (i.e. address, etc.).
 - If any changes are needed, please send them to HR for updating. After reviewing your information, check the “I agree” box and then “Continue.”
- Verify Your Family Information – On the Family Information page, review your current dependents in the system and use the “Add Dependents” if you are covering new/additional dependents.
 - All newly added dependents will require original proof of dependency to be provided to HR before coverage will be in effect.

- When your family information is entered/confirmed, review the agreement, check “I agree” then “Continue”.
- “Ask Emma” is the optional decision making/information support tool. “Emma” can be used for all benefits or just those that you need more information on.
- If you are currently enrolled in any benefit plans, the plan and coverage tier will be listed in the benefit. If you are not enrolled in a benefit, it will show as waived.
- To change/review your benefit elections, click in the individual benefit box in order to make changes to that benefit (if applicable).
- Review each benefit plan and make your election whether you are keeping your coverage the same, changing or declining coverage.

As applicable, you will be able to waive or cover eligible dependents on file by clicking the box next to each dependent’s name or use the “Add Dependent” box.

For Medical/Dental/Vision plans:

- You can compare costs across all available plans before selecting your desired tier by clicking on “Compare” in each plan option.
- Upon completing each benefit election, the box symbol will be green and show a “Completed” check.

Health Savings Account (HSA) *Note: The HSA will be waived if you decline medical or elect the Hybrid plan.)*

- Newly elected HSA benefit requires completion of the HealthEquity Employee Enrollment Form. This will be available through HR@Hand, and you will also receive correspondence from Human Resources after your election.
- Eligible employees can elect to have pre-tax contributions made to a personal account with an HSA provider, Health Equity. These accounts have a \$2.00/ month admin fee that is automatically deducted from your account.
- Annual Limits for 2024:
 - Single: \$4,150
 - Family: \$8,300
 - Additional \$1,000 annual catch up contribution (for employees over age 55)

Medical Flexible Spending Account *(Note: The medical FSA will be waived if you elect an HDHP plan.)*

- This is a pre-tax spending account to be used for medical/dental/vision out of pocket expenses. Due to the associated IRS regulations, any unused funds remaining at the end of the calendar year will be forfeited.

Dependent Care Flexible Spending Account

- This is a pre-tax spending account to be used for childcare expenses. Due to the associated IRS regulations, any unused funds remaining at the end of the calendar year will be forfeited.

Aflac Cancer Protection Plan

- Voluntary Plan to supplement your existing medical insurance benefit if you (or a covered family member) are diagnosed with cancer. To begin the process, select the tier of coverage in the system. You will need to complete an Aflac application which must be processed and approved by Aflac before coverage is effective.

Life Insurance – All full time benefit eligible employees are covered under the College paid benefit of \$25,000.

- Employee Voluntary Life is available in \$10,000 increments up to 7x’s your annual base salary or a maximum of \$500,000. Any new or increased employee voluntary life insurance elections will require approval of an Evidence of Insurability (EOI).
- If you are required to complete an EOI, Human Resources will follow up with you after Open Enrollment regarding this process.

- If NY Life/Cigna approves your EOI, your increased coverage will be effective January 1, 2024, or on the approval date if after January 1.
- If you have elected voluntary coverage for yourself, you can elect coverage for your spouse and dependent children.

Long Term Disability – All full time benefit eligible employees who have been in their full-time positions for one year are eligible for the College Paid LTD benefit of 50%. Eligible employees also can choose to increase/buy-up this coverage to 70%.

- If you are eligible for the College paid benefit, there is no additional election required to maintain this coverage.
- If you are LTD eligible and would like to increase your LTD coverage, elect the Buy-up coverage option. A new election of Buy-up coverage will require you to complete an Evidence of Insurability (EOI).
- If you are required to complete an EOI, Human Resources will follow up with you after Open Enrollment regarding this process.
- If NY Life/Cigna approves your EOI, your increased coverage will be effective January 1, 2024, or on the approval date if after January 1.

Life Insurance Beneficiary - After you have completed all your benefit elections, you will need to review/update your life insurance beneficiary information. The system defaults to My Estate and adds the names of the dependents you cover for benefits, if any. It is encouraged that you do not use the default “My Estate” option. You can designate a contingent beneficiary.

Almost Finished! On the Review and Confirm page, review all your benefit elections for 2024. Once you have reviewed, read the attestation, check “I agree, and I’m finished with my enrollment” and then click the “Complete Enrollment” button on the right side of the page.

- Click on the e-mail icon to receive a system-generated e-mail to your Naz e-mail address. You can also use the Print icon to print out the confirmation statement.
- During the Open Enrollment period, you can make changes as often as you like. To make changes, you will need to log back into the enrollment site and click on the “Change My Elections” button. Changes are not final until you confirm your enrollment.

Important! Review your confirmation statement to ensure that the elections you have made are those that you want for 2024.

After Open Enrollment has ended:

Based on your benefit elections for 2024, you may receive follow-up communications from Human Resources regarding additional information or paperwork that may be required.

If you have any questions regarding:

- HR@Hand - contact benefitshr@naz.edu
- Coverage, plan design or claims – contact the [Benefit Resource Center](#) at 855-874-6699.

Very Important Notice
HIPAA Special Enrollment Information

If you decline enrollment in medical benefits for yourself or your eligible dependents because of other health insurance or group health plan coverage, you may be able to enroll yourself and your eligible dependents in the medical benefits provided under this plan if you or your eligible dependent(s) lose(s) eligibility for that other coverage (or if the other employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your eligible dependents' other coverage ends (or after the other employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself, your spouse and your new eligible dependent children. However, you must request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

If you request a change due to a special enrollment event within the 30-day timeframe, coverage will be effective the date of birth, adoption or placement for adoption. If you request a change for any other eligible reason, coverage will be effective the first of the month following your request for enrollment.

Effective April 1, 2009, the Plan must allow a HIPAA special enrollment for employees and dependents who are eligible but not enrolled if they lose Medicaid or CHIP (Child Health Insurance Program) coverage because they are no longer eligible, or they become eligible for a state's premium assistance program. Employees have 60 days from the date of the Medicaid/CHIP event to request enrollment under the Plan. If you request this change and meet eligibility requirements, coverage will be effective the first of the month following your request for enrollment. Specific restrictions may apply, depending on federal and state law.

To request a special enrollment or obtain more information, contact the Plan Administrator, Human Resources Department, Nazareth College of Rochester, 4245 East Avenue, Rochester, NY 14618 or (585) 389-2065.