



## **2023 Open Enrollment FAQs**

1. **What is the purpose of Open Enrollment?**
  - a. *Open enrollment is the once-a-year opportunity to change your health insurance plan(s) and add/remove coverage for yourself or dependents. Open enrollment will take place from October 10th - October 28th; all changes made during open enrollment will be effective January 1, 2023.*
2. **How do I make my open enrollment elections?**
  - a. *Log into [BenefitFocus](#) via the MySMC portal*
3. **Why is the plan design changing for some of the plans for 2023?**
  - a. *The Employee Benefits Advisory Committee addressed many variables including budget constraints (while premium increases were provided by both medical carriers), limiting provider disruption, and the need to continue to offer affordable medical plan options that provide the coverage and access employees need. The resulting 2023 medical plan offerings continue to allow for employees to have a choice in medical carriers, and ensure employees have options to keep their current physicians.*
4. **What if my medical plan is NOT changing and I want to keep everything as is?**
  - a. *Open enrollment is the time to educate yourself on the plan offerings for the coming year. For some, switching plans can create the potential for significant annual premium savings. We encourage all employees to attend the Kaiser and Blue Shield information sessions for this reason. The enrollment process is easy and should not take more than 10 minutes in Benefitfocus.*
5. **I am confused by HSAs, FSAs, and HRAs. How can I learn about the differences between these accounts?**
  - a. *This [comparison chart](#) should help you better understand each type of account. The differences in these types of accounts will be explained during both the Kaiser and Blue Shield information sessions. Only FSA and HRA accounts will be part of the 2023 SMC benefit offerings.*
6. **What if I want to opt out of all SMC health benefits? Do I get a credit if I opt out?**
  - a. *If you would like to cancel/decline benefits for 2023, you will need to decline each benefit in the BenefitsFocus portal. Employees that decline benefits do not receive any sort of premium credit.*
7. **Will the Kaiser HRA or Blue Shield HRA plan require me to have to complete more claim related forms?**
  - a. *Potentially, however the HRA is funded by the College so there is no out of pocket expense to Kaiser members for the first \$2,500 (employee only) or \$5,000 (employee + dependents) spent; Blue Shield members for the first \$1,500 (employee only) or \$3,000 (employee + dependents) spent.*
8. **If I have a dependent that lives out of state - what are my medical plan choices?**
  - a. *The Blue Shield HRA is the only medical plan that allows for coverage for dependents that live out of state.*
9. **If I want to see a physician out of my local network and/or an out of state provider - which medical plan can I consider?**
  - a. *The Blue Shield HRA plan is the only plan that provides the ability to access a national network of both in-network and out of network providers.*