# 2023 Open Enrollment Tips



Open Enrollment is your once-a-year opportunity to make changes to your State Group Insurance Program benefits and learn about changes and new benefits.

Open Enrollment begins at 8 a.m. ET, Monday, Oct. 10, 2022, and ends at 6 p.m. ET, Friday, Oct. 28, 2022.

Make changes online in People First or call the People First Service Center weekdays from 8 a.m. to 6 p.m. ET, at 866-663-4735 or TYY 866-221-0268.

- Avoid the rush-make changes early and online whenever it is convenient for you.
- Review your personalized benefits statement carefully. The benefits statement shows your current selection and your options for the next plan year, including the monthly cost.
- Make changes as many times as you would like during Open Enrollment. Elections become final at 6.p.m. ET on the last day of Open Enrollment.
- If you don't make changes during Open Enrollment, all of your elections will continue into the new plan year, including the dollar amount deductions toward your Healthcare Flexible Spending Account (HFSA), Limited Purpose Flexible Spending Account (LPFSA), Dependent Care Flexible Spending Account (DCFSA), Health Savings Account (HSA), and/or Health Reimbursement Account (HRA).

If you make changes, you will receive a confirmation statement in the mail or you may view your confirmation statement online in <a href="People First">People First</a>. Select the Insurance Benefits tile on your home page, then Confirmation Statement. Be sure all changes are correct. Confirm you have enrolled your eligible dependents and remove those who are now ineligible (e.g., as a result of divorce).

To confirm your selections are correct, select the "Benefits Confirmation Statement" link in the My Quick Links section on your <u>People First</u> home page.

# Six Reasons to Pay Attention During Open Enrollment

## 1. Check to see if there are changes in your plan.

The Florida Legislature meets each spring and often passes legislation that affects health insurance coverage. The changes implemented may be big or small and could affect your insurance and/or benefits. Checking during Open Enrollment gives you the opportunity to learn about upcoming changes and make sure your current plan is still the best choice for you.

## 2. Check the dollar amounts in your Savings and Spending Accounts.

Flexible spending accounts (FSAs) are continuous until cancelled; therefore, if you have an active FSA this year and don't make changes, the same contribution amount will be made for the following year. Make sure your contributions accurately reflect your needs. Health care and limited purpose FSA's include a carryover feature that allows up to \$570 in unused funds to remain available in the 2023 plan year. If you had a carryover, you may want to consider adjusting your annual contribution. Be aware of deadlines to spend these funds and submit claims. Dependent care FSA's have a grace period to incur eligible expenses which ends March 15 of the next plan year. If you have funds to use durning the grace period, you may want to continue adjusting your annual contribution.

### 3. Make sure your dependents (including spouses) are still eligible.

Continuing coverage for an ineligible dependent is considered fraud. Review your dependent information in People First to ensure only eligible dependents are included.

### 4. Explore new programs and opportunities.

The State Group Insurance Program is constantly working to identify new benefits and opportunities to better serve Florida's state employees and retirees. Various programs are offered throughout the year and are included in Open Enrollment materials.

## 5. Browse other plans.

As you move through different stages of life, you may have different needs. The health plan you were in last year may have been the best fit, but you and your family may have experienced a life changing event(s), and your current health plan may no longer be the best fit. Be sure that you are enrolled in the plan that best fits your needs during this stage of your life.

### 6. Earn rewards and save money by utilizing the Shared Savings Program.

Earn tax-free rewards to pay for out-of-pocket medical, dental, vision, and prescription costs. This program is available to all State Group Insurance health plan enrollees and their dependents.

**Healthcare BlueBook** - Members can earn rewards by searching online and having their medical procedures completed at high-quality, low cost facilities. Download the Healthcare Bluebook Mobile App Today. Use access code: SOF

**SurgeryPlus** - Having a planned, non-emergency surgery? By using SurgeryPlus to locate and schedule your procedure with a high-quality surgeon, you can earn a reward and share in the savings.

Earned rewards are credited to your FSA, HSA, or HRA. Learn more about the **Shared Savings Program here**.

#### How do you make changes in People First?

Make changes online in People First-it's easy.

- Know your People First password. Passwords expire every 90 days for your protection.
- Turn off the browser's pop-up blocker and log in to People First.
- Select the "Complete Open Enrollment Now" task in your Inbox.
- Review your covered dependents and elected plans.
- If you are enrolled in a health plan for 2022, make your Shared Savings Program selections.
- Enter your password and select "Complete Enrollment."

Remember that you can make changes to your elections during Open Enrollment as many times as you want. However, when Open Enrollment ends, a Qualifying Status Change (QSC) event is required to make election change to your benefits. If you are participating in the Shared Savings Program, you can select an account for your reward payments at any time during the year.

#### How do I submit documents?

To submit documents to People First, you can mail them to the address below, or log into your People First account and upload the documents. To upload the documents, log in to People First at <a href="PeopleFirst.myflorida.com">PeopleFirst.myflorida.com</a>. Select the "Submit" icon in the top right corner. Select the "New" button on the upper right side. Select document type and add the necessary comments regarding the documentation then attach the document(s), and select the Submit button.

Mail documents to: People first P.O. Box 6830 Tallahassee, FL 32314