



FREQUENTLY ASKED QUESTIONS: ANNUAL OPEN ENROLLMENT

Are there any significant changes from last year that I should be aware of?

We are excited to announce that for the second year there will be no cost increases to core benefits!

As an added benefit, all Anthem plans will now provide coverage for an annual vision exam using a participating Blue View Vision provider. Current VSP participants should review the benefits provided under the plan and determine if VSP remains cost effective to you and your family. Many VSP providers are also in the Blue View Vision network. Participants may search for Blue View Vision providers at [Anthem.com](https://www.anthem.com).

Please note, Kaiser participants remain eligible to receive an annual vision exam using a Kaiser Permanente provider. For both Anthem and Kaiser plans, out-of-network vision exams and lens and frames are not covered.

Do I need to take any action if I want to keep my current benefits?

If you have reviewed your current benefits and have decided that you want to keep your same enrollment selections, action is only required if you want to contribute dollars to a 2022 Health Savings Account (HSA) or Flexible Spending Account (FSA). If you currently have a FSA or HSA account, you must elect your 2022 contributions at mybenefits.pepperdine.edu. Failure to do so will result in zero contributions to these accounts in 2022 and possible loss of University-contributed dollars toward HSAs or Dependent Care FSAs.

Can I have a Flexible Spending Account (FSA) with my current plan?

Health FSAs are available to every plan except the Anthem PPO HSA. In addition to a HSA, Anthem PPO HSA participants can also enroll in a 2022 Limited Purpose Health FSA, which may only be used for dental and vision expenses. Dependent Care FSAs are available across every plan type.

How much will the University contribute to my HSA?

All eligible active employees who select the Anthem PPO HSA plan will receive a University contribution to their Health Savings Account (HSA) on the January 21, 2022 (biweekly) or January 26, 2022 (monthly) pay dates:

- Employees with *single coverage* will receive \$500, and the University will match employee contributions up to an additional \$500 (for a total of \$1,000 University contributions).
- Employees with *family coverage* will receive \$1,000, and the University will match employee contributions up to an additional \$1,000 (for a total of \$2,000 University contributions).
- Employees not eligible to participate in a HSA account due to Medicare coverage should contact Human Resources for more information.

When will the 2022 rates begin impacting my paycheck?

<u>Bi-Weekly:</u>	<u>PAYROLL PERIOD</u>	<u>PAYDAY</u>
1 st half of monthly premium	Ending 1/02/2022	1/07/2022
<u>Monthly:</u>	<u>PAYROLL PERIOD</u>	<u>PAYDAY</u>
Full monthly premium	Ending 1/31/2022	1/26/2022

Do I need to provide any documentation if I’m enrolling a new dependent on my coverage this year?

Yes. If you are newly enrolling eligible dependents, you must provide documentation of their eligibility for the plan, such as a certified copy of a marriage or birth certificate, and their social security numbers. You can upload these documents directly to mybenefits.pepperdine.edu or through the BenefitFocus app. You do not need to provide a social security number for any child under the age of three months on December 31, 2021.

What if I am, or one of my dependents is, outside of Southern California?

If you are permanently residing outside Southern California on or after January 1, 2022, your plan options may be limited. If you have a dependent residing outside Southern California (for example, a child attending college) and are enrolled in a HMO with a limited service area, contact your healthcare provider (Kaiser/Anthem) to inquire about guest membership options. Please contact Human Resources for assistance.