

2023

Benefits Open Enrollment

Monday, October 17, 2022 through Friday, October 28, 2022

What is Open Enrollment?

Open Enrollment gives employees an opportunity to review benefit plan options and make changes for the next plan year. Employees are encouraged to carefully review all enrollment options (inclusive of the **NEW** health insurance plans).

When is Open Enrollment?

Monday, October 17, 2022 through Friday, October 28, 2022

When are changes effective?

January 1, 2023. Any changes you make will remain in effect for the entire calendar year unless you make changes due to a Qualifying Life Event.

Health plan design changes for 2023

All three medical plans will be changing and **employees will be required to make a medical insurance election for 2023** during this time. For plan comparison, see details below.

- [PPO](#)
 - [HMO](#)
 - [HDHP Individual](#)
 - [HDHP Family](#)
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Reminders for 2023

- Three new health plan offerings - PPO Gold, HMO Gold, HDHP Silver. If you do not select a plan, **you will automatically be enrolled in the PPO Gold plan.**
 - IRS Limits for HSA Individual \$3,850 and Family \$7,750 (includes College/Consortium contributions). To be eligible for an HSA, you must enroll in the High Deductible Health Plan (HDHP).
 - College HSA contribution – \$1,000.
 - Consortium HSA contribution – \$300 Employee only, \$600 Employee plus one, \$900 Employee plus family.
 - Employees enrolling in the HDHP plan for 2023 who have a 2022 Flexible Spending Account (FSA) must reduce their FSA balance to \$0.00 on or before December 31, 2022.
 - IRS limits for medical FSA - \$2,750.
 - IRS limits for dependent care FSA - \$5,000.
 - Premiums
 - [Health - Faculty \(Instructional\)](#)
 - [Health - Staff \(Non-Instructional\)](#)
 - [Dental/Visions/Supplemental Life](#)
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What must I do?

- You must make a health plan selection. Making no selection will result in default enrollment into the PPO Gold Plan at the current coverage level (ex. Employee plus one).
- For **dental, vision and/or life insurance** coverage - If you do not wish to make any changes your current benefit elections will continue for plan year 2023, with the exception of the Medical and/or Dependent Care Flexible Spending Accounts (FSA). Your current FSA deduction(s) will not carry over to plan year 2023. You must make a new election. If you do not re-enroll, your FSA will

terminate December 31, 2022. **Remaining balances up to \$500, from 2022 will rollover to 2023.**

- If you choose the HDHP your 2022 HSA election will remain the same for 2023 unless you make a change. HSA participants need to review their contribution amount for 2023 to be sure IRS limits are not exceeded.
 - Any non-qualifying life event plan election change or dependent addition/deletion change must be completed at this time.
 - Remove any overage dependents not eligible to participate in 2023:
 - **Health, Dental & Vision** – Dependents may remain on plan through the calendar year in which they turn 26 with no eligibility requirements.
 - **Child Life Insurance** – Dependents may remain on a child life policy through the calendar year in which they turn 25, as long as they are a tax dependent or a PT/FT student. **This must be verified yearly,** with the submission of the [Child Supplemental Life Insurance – Dependent Verification form](#).
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Can I opt out of the College's medical plan?

- Yes. Employees who opt out will receive \$720, with equal installments of \$30 deposited in the employee's paycheck each pay period.
- Employees who opted out of medical coverage in 2022, and who desire to opt out for 2023 will need to make an election confirming this choice.
- Medical proof of credible coverage is required by November 18, 2022 for employees who opt out (insurance cards not accepted). If other coverage is an HSA, employees are not eligible to participate in the FSA; therefore, there will be no opt-out contribution from the College.

- Employees who opt out are required to elect the DV (Dental/Vision) Plan.
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How do I make 2023 elections? Once Open Enrollment begins on Monday, October 17, 2022, employees can access Benefits Open Enrollment online by logging into [myFSCJ](#). Click on Employee Self Service and select the Open Enrollment tile. Please refer to the [FLUID Open Enrollment Navigation Document](#).

What is Florida KidCare? Florida KidCare is the State of Florida's health insurance program that covers children ages 0-18. This optional health insurance program is made up of Florida Healthy Kids, Medicaid, MediKids and Children's Medical Services. Most families pay nothing at all, and many pay as little as \$15 a month for all children in the household. With Florida Healthy Kids, families may also have small co-pays for various services.

- [Click here](#) to view the 2022 General Annual Income Guidelines (2023 guidelines to be released prior to Open Enrollment start date).
- Email questions to contactus@healthykids.org.
- Visit [FloridaKidCare](#).

What is required if I add a dependent to my benefit plans? Employees adding new dependents for 2023 will have to provide to the Benefits Office a [Certificate of Dependent Attestation form](#) along with the appropriate verification documents in order for their dependents to be covered. **Required documentation must be received by November 1, 2022 or the dependent(s) will not be added.**

How can I contact a 403(b)/457(b) plan provider?

Employees can contact the authorized plan providers at the numbers below.

- AIG - Christine Shippey, 904-448-7200
- TIAA - Howard Reiff, 813-632-5109

Can I elect additional life insurance and/or spouse supplemental life insurance?

- If employees want to add/increase their supplemental life insurance coverage (up to 3x base salary with a maximum of \$350,000) and/or supplemental life for your spouse, you first must complete a [Personal Health Application \(PHA\)](#). You will send the completed PHA directly to Hartford Life Insurance Company for processing. The Benefits Office will communicate approval status.
- If employees want to add supplemental child life insurance, they must first have supplemental life insurance coverage and the required dependent verification provided.

When can employees enroll in the Sick Leave Pool?

- The Sick Leave Pool will be open for membership application during Open Enrollment. All full-time employees who meet the eligibility requirements can join the Sick Leave Pool. Eligibility will be determined as of the December 8, 2022 paycheck.
 - To join, employees must have been employed for one year and have a minimum of 72 sick leave hours available. A contribution of 16 hours of sick leave is required to join the Sick Leave Pool. Membership will be effective the first workday in January.
 - [Click here](#) for instructions on Donate Leave Request (**Sick Leave Pool** membership).
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**How do I
prepare for
Open
Enrollment?**

Informational sessions for all full-time employees to learn more about the three health insurance plans and other benefits being offered for 2023 will be available through myLearning titled as *PD 1744 Open Enrollment 2022*.

NOTE: All current health insurance plans are ending December 31, 2022. For 2023, employees wanting health insurance will choose between a PPO Gold, an HMO Gold and an HDHP Silver plan. Registration is required for all sessions.

Tuesday, September 27

3 p.m. - 4 p.m.

[Register Now](#)

Friday, September 30

9 a.m. - 10 a.m.

[Register Now](#)

Tuesday, October 4

10 a.m. - 11 a.m.

[Register Now](#)

Thursday, October 13

2 p.m. - 3 p.m.

[Register Now](#)

After registering, employees should log into [myLearning](#), and click "Join Session" at the start time of selected session.

**Where can
employees
go to learn
more about
Open
Enrollment?**

- The Benefits team will be on campus to answer additional questions for the full two weeks of Open Enrollment.
 - [Click here](#) for campus schedules.
 - Visit the [2023 Benefits Open Enrollment details page](#).
 - Emails may be sent to the benefits team at benefits@fscj.edu.
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Who should I contact if I have questions?

- For benefit related questions, contact benefits@fscj.edu.
 - For technical issues, contact the Support Service Desk at (904) 632-3151 and inform them you are attempting to log in for Benefits Open Enrollment. Phones are answered by FSCJ Service Desk staff from 8 a.m. - 5 p.m. Monday – Friday.
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Where can employees get a flu shot?

- Flu shots will not be offered onsite this year.
 - Employees are encouraged to get a flu shot directly from any in-network provider.
 - Walgreens, Publix, Winn Dixie and other participating pharmacies (age 18 and older).
 - Health plan members pay \$0 for a flu shot.
 - Please be sure to provide a health plan ID card at the time of service.
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View [2023 Open Enrollment Details](#) October 17-28 for additional updates.