

2024

Benefits Open Enrollment

Monday, October 16, 2023 through
Friday, October 27, 2023

What is Open Enrollment?

Open Enrollment gives full-time 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, to include verifying whether their physician or dentist is still considered in-network and/or prescriptions are still available on the formulary (drug) list, as this will help determine whether to modify your selections.

When is Open Enrollment?

Monday, October 16, 2023 through Friday, October 27, 2023

When are changes effective?

January 1, 2024. Any changes you make will remain in effect for the entire calendar year unless you make changes due to a Qualifying Life Event (such as birth of a child, divorce, or marriage).

Health plan changes for 2024

There are no health plan changes for 2024.

Reminders for 2024

- IRS Limits for HSA Individual \$4,150 and Family \$8,300 (includes College/Consortium contributions).
 - To be eligible for an HSA, you must enroll in the High Deductible Health Plan (HDHP).
 - College HSA contribution: \$750.
 - Consortium HSA contribution: \$300 Employee only, \$600 Employee plus one, \$900 Employee plus family.
 - Employees enrolling in the HDHP plan for 2024 who have a 2023 Flexible Spending Account (FSA) must reduce their FSA balance to ZERO on or before December 31, 2023.
 - IRS limits for medical FSA - \$3,050.
 - IRS limits for dependent care FSA - \$5,000.
 - [Monthly Premiums by Plan](#)
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What must I do?

- If you are happy with your current **medical** plan and coverage, you don't need to make any changes, and it will remain the same for 2024.
 - If you do not wish to make any changes to your current **dental, vision and/or life insurance** coverage, they will also continue for plan year 2024.
 - If you have a Medical and/or Dependent Care Flexible Spending Account(s) (FSA), the current FSA deduction(s) will not carry over to plan year 2024, and you must make a new election. If you do not re-enroll, your FSA will terminate December 31, 2023, and any **remaining balance up to \$500 from 2023 will roll over to 2024**.
 - If you choose the HDHP medical plan, your 2023 HSA election will remain the same for 2024 unless you make a change. HSA participants should review their contribution amount for 2024 to be sure IRS limits are not exceeded, as these include both FSCJ and Consortium contributions in addition to your elected contribution.
 - Any non-qualifying life event plan election change or dependent addition/deletion change must be completed at this time.
 - Remove any over-age dependents not eligible to participate in benefit coverage for 2024:
 - **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.
- If you opted out of medical coverage last year and want this to continue, you don't need to make any changes, and it will remain the same for 2024.
- Medical proof of other credible coverage for employees who opt out is required to be submitted to benefits@fscj.edu no later than Monday, November 18, 2023. Insurance cards are not accepted as proof of other credible coverage. Please contact the other medical provider for a letter.
- NOTE: If other medical coverage is an HSA, employees are not eligible to participate in FSCJ's FSA based on IRS regulations. In this case, the employee is not eligible to receive an opt-out contribution from the College.
- Employees who opt out are required to elect the DV (Dental/Vision) Plan.

How do I make 2024 elections?

Once Open Enrollment begins on Monday, October 16, 2023, employees can access Benefits Open Enrollment online by logging into [myFSCJ](#). Choose Employee Self Service and select the Open Enrollment tile. Employees are encouraged to read through the **Information for a Successful Enrollment** slides at the beginning of the Open Enrollment process.

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 a combination 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 2023 General Annual Income Guidelines.
- 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 2024 will have to provide to the Benefits Office a [Certificate of Dependent Attestation form](#) along with the appropriate verification documents in order for their dependent(s) to be covered. **Required documentation must be received by November 1, 2023, 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.

- Corebridge Financial: Christine Shippey, 904-448-7200
 - TIAA: Howard Reiff, 813-632-5109
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Can I elect additional life insurance for myself and/or spouse supplemental life insurance?

- To add/increase supplemental life insurance coverage (up to 3x base salary with a maximum of \$350,000) for yourself and/or your spouse, employees must first complete a [Personal Health Application \(PHA\)](#). The employee must send the completed PHA directly to Hartford Life Insurance Company for processing, and the Benefits Office will communicate approval status when notified.
 - To add supplemental child life insurance, the employee must first have supplemental life insurance coverage and the required dependent verification provided to Hartford.
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What is the Sick Leave Pool and when can employees enroll into it?

- For detailed information about the Sick Leave Pool and how it can aid you should you be depleted of leave due to unforeseen medical circumstances, see [APM 03-1006](#).
 - The Sick Leave Pool is only open for membership application every year during Open Enrollment. All full-time employees who meet the eligibility requirements can join the Sick Leave Pool.
 - Eligibility is determined by verification of full-time employment for one year and a minimum of 72 Sick leave hours available as of the December 8 paycheck. A contribution of 16 hours of Sick leave is given to the Sick Leave Pool from the applying member, and membership is effective the first workday in January of the following year.
 - [Click here](#) for instructions on applying for Sick Leave Pool membership through a **Donate Leave Request**.
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**How do I
prepare for
Open
Enrollment?**

- Determine whether you are satisfied with your current medical, dental, and vision plan.
- Read all information provided on the HR Benefits website and in HR communications.
- Verify whether your physician(s) and/or dentist(s) is(are) still considered in-network, remembering that plans charge differently for in-network vs. out-of-network providers, and some won't cover anything that's out-of-network.
- Verify whether your prescriptions are still available on the formulary (drug) list and what you will pay.
- Consider starting a 403(b) or 457(b) savings plan; it's never too early to begin thinking about your retirement.
- Ask your questions directly to the vendors that will be present on each Campus the first week of Open Enrollment.
- Check to see if your annual increase moved you into a higher wage bracket; this could result in higher premiums you will pay for other than single coverage.
- If you plan to retire in 2024, make an effort to understand how Medicare Parts A & B, Supplement Plans, and Prescription Drug Plans can assist you by attending one of the many Preparing for Retirement courses offered by Training and Organizational Development.

Monday, October 16

Kent Campus, Auditorium
10 a.m. - 2 p.m.

Monday, October 16

Cecil Center, Bldg. A, Rm. 215
1 p.m. - 2 p.m.

Tuesday, October 17

South Campus, Wilson Center
10 a.m. - 2 p.m.

Wednesday, October 18

Deerwood Center, Bldg. B, Rm. 1204
10 a.m. - 2 p.m.

Thursday, October 19

North Campus, Bldg. A, Rm. 236
10 a.m. - 2 p.m.

Thursday, October 19

Nassau Center, Bldg. T, Rm. 126
1 p.m. - 2 p.m.

Friday, October 20

Downtown Campus ATC, Rm. 140/141
10 a.m. - 2 p.m.

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

- The Benefits Team will be at each Campus and Center during the first week of Open Enrollment to answer assist you.
- View Open Enrollment campus and center schedules [here](#).
- Specific questions may be sent to the Benefits Team at benefits@fscj.edu.

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.
 - 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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