

## **2025 Open Enrollment - Frequently Asked Questions**

### **Medical FAQ's**

**Q: If you have no changes to your 2025 benefits – do you have to complete enrollment?**

A: Yes, you should always complete Open Enrollment.

**Q: What happened to the Aetna EPO Out of Area Select?**

A: The out of area plans will be retiring 12/31/2024.

**Q: Will my college aged child who lives out of area have coverage?**

A: Children ages 18 – 26 who live out of state can see Aetna providers and have claims process at the Tier 1 benefit level. Their address needs to be updated in Workday.

**Q: What do I do if I am too far to see a Prisma Health doctor?**

A: You can see Aetna providers and it is covered at Tier 2.

**Q: If the out of area medical will not be available, what about the ones who live out of state? Will we no longer be covered unless we go to Prisma?**

A: You can see Aetna providers and it is covered at Tier 2.

**Q: Will the out of state benefits such as deductible, copay, etc. stay the same as long as it's Aetna network?**

A: If you see Aetna (Tier 2) providers, you will have the Tier 2 deductible/OOP max.

**Q: Are we keeping Aetna? I heard we were changing.**

A: Yes, medical will remain with Aetna for 2025.

**Q: Where should I look for a comparison of the medical plans?**

A: You can compare plans at: <https://www.benefitsformyworld.com/2025-benefits>.

**Q: Is the insurance premium the same for part-time and full-time team members?**

A: Yes.

**Q: Do you have to have Prisma Health insurance to be able to use the Hinge Program?**

A: Yes, otherwise you will be charged for the services.

**Q: Are there any major changes to the formulary for 2025? When can we see the new formulary?**

A: We do not own the formulary, CVS Caremark does. You will be able to see this when they release any updates.

### **Vision/Dental FAQ's**

**Q: Did our vision and dental vendors change?**

A: No. Vision is still with VSP and Dental is with Delta Dental.

**Q: Any change to orthodontics with dental?**

A: No change, you will need to enroll in the high plan if you want orthodontic coverage.

**Q: Can an employee enroll a dependent in dental insurance only, not health insurance?**

A: Yes.

### **Spousal Surcharge FAQ's**

**Q: If the spouse loses access to other group health coverage later in the year, does the \$75 surcharge go away if we report the change?**

A: Yes.

**Q: If my spouse also works for Prisma Health and chooses to carry me on his health insurance, will he be charged the \$75 surcharge?**

A: No.

### **FSA/HSA FAQ's**

**Q: If you pick the medical plan that has the low deductible, can you get the FSA/HSA that rollover or no?**

A: No. Only the HDHP plan is eligible for the HSA program. This is guided by the IRS.

**Q: Are full FSA and HSA contributions available at the beginning of each year? Or does it accumulate throughout the year with each pay period?**

A: FSA balance is available at the beginning of the plan year. HSA contributions accumulate as you contribute through payroll deductions. HSA dollars do not have a use it or lose it feature.

**Q: What is the combined HSA contribution max if my spouse also contributes to his HSA?**

A: \$4,300 is the individual max.

**Q: Is the FSA/HSA staying with WEX?**

A: Yes.

**Q: Can FSA be used for spouse expenses if they are not on Prisma Health insurance?**

A: Yes, as long as you are legally married.

**Q: Will new cards be issued for FSA this year or will the card we have currently carry over?**

A: No, WEX will not send out new cards unless your current card is expiring.

### **Wellness Credit FAQ's**

**Q: Can the \$20 wellness credit be applied to both plans?**

A: Yes.

**Q: How do you redeem your points for benefits and is it taxed?**

A: You will redeem your points on the wellness portal, and it is taxed.

**Q: If you redeem points for the premium offset, when is it taxed? Every pay period in 2025 or all at once when redeemed in 2024?**

A: The \$20 each pay period is added as income and taxed each pay period, not all at once.

### **General FAQ's**

**Q: Are the supplemental policies like the legal services still being offered?**

A: Yes, there are no changes to the supplemental policies.

**Q: How many beneficiaries can you list? Is there a limit?**

A: There is no limit as long as your beneficiaries equal 100%.

**Q: Do I have to reenroll in disability? I already have the buy up with my current plan.**

A: No.

**Q: Is the whole life with the same company?**

A: Yes, this will remain with UNUM.

**Q: If you add additional life insurance, can you take it with you if you leave Prisma Health?**

A: Yes, you will have the opportunity to change it from a group policy to an individual policy.

**Q: Do you have to have custody of a grandchild to enroll them on benefits?**

A: Yes, legal custody is required to enroll a grandchild in benefits.

**Q: When can we set up the Benefit Counselor call during Open Enrollment?**

A: Please go to <https://www.myenrollmentschedule.com/prismahealth> to schedule an appointment.