



## Open Enrollment 2022

November 1 – 30

[hrs.wsu.edu/open-enrollment](https://hrs.wsu.edu/open-enrollment)

### All changes are made through Workday

Employees will receive an Open Enrollment (OE) email in their Workday inbox to start the OE processes. Online changes in the HCA myAccount, and Navia portal are not available, and no hardcopy forms are being accepted. Employee's who do not have access to computers can go to their HRS campus office for assistance at one of the kiosks. Step by step instructions and resources are available via:

- [Workday Knowledge Base Article](#)
- Two Online Videos ([3 min](#) and [9 min](#))

### Long Term Disability (LTD) Changes

**First of all, Long Term Disability (LTD) is NOT Long Term Care (LTC)**

Effective January 1, 2022:

- ~ Everyone will be auto-enrolled into 60% option, with a 90-day waiting period.
  - o 120 – 360 day waiting periods will no longer be available, and anyone enrolled in those WPs will be switched to 90-day.
- ~ Employees can elect to opt-out, or elect a new 50% salary replacement option.
- ~ Maximum monthly salary that will be insured is increasing from \$10,000 a month to \$16,667.00.
- ~ Changes to LTD can still be made at anytime, but if someone does not want to be defaulted to the 60% benefit January 1, 2022, they would need to act during OE.
- ~ [New LTD premium rates.](#)
- ~ LTD Presentations are being offered, as well as a recorded version. Please see the "Presentations" section on [hrs.wsu.edu/open-enrollment](https://hrs.wsu.edu/open-enrollment).

### Flexible Spending Arrangement Changes

Effective January 1, 2022:

- ~ A limited FSA will be available, which covers dental and vision benefits only.
  - o Participants of CDHP plans with Health Savings Accounts can also be enrolled in an limited FSA.
- ~ The full Medical FSA will still be available to those in low deductible plans or who have waived medical coverage.
- ~ The contribution rates to either FSA will range from \$120 to \$2750.
- ~ The Grace Period (March 1 – 15) will be applicable in 2022, but will be ending that year.

- ~ Carryover option will begin in 2023, where up to \$550 can be carried over to new plan year to be used that year. Full FSA contributions can be made on top of the carryover. This will move the plan out of being a “use-it-or-lose-it” plan.
- ~ FSA Presentations are being offered, as well as a recorded version. Please see the “Presentations” section on [hrs.wsu.edu/open-enrollment](https://hrs.wsu.edu/open-enrollment)

**Other OE Changes**

This is the one time a year where plans can be changed, and family members added or deleted without a special open enrollment event.

Under “What’s Changing” on the [OE website](#), you will find the following information:

- Medical Premium Changes
- Life Insurance Premium Changes
- Minimal medical plan changes; all changes are enhancements
- HSA contribution limits are increasing to \$3650 for individuals and \$7300 for families
- PEBB/SEBB Dual Enrollment

A benefits overview and general OE presentation is being provided, as well as a recorded version. Please see the “Presentations” section on [hrs.wsu.edu/open-enrollment](https://hrs.wsu.edu/open-enrollment)

Questions can be directed to the HRS Benefits Unit at 509-335-4521 or [hrs.benefits@wsu.edu](mailto:hrs.benefits@wsu.edu).

<b>Medical Premium Rates</b>				
<b>Plan Name</b>	<b>Employee Only</b>	<b>Employee &amp; Spouse / Partner</b>	<b>Employee &amp; Child(ren)</b>	<b>Employee, Spouse, &amp; Child(ren)</b>
	<b>2021 / 2022</b>	<b>2021 / 2022</b>	<b>2021 / 2022</b>	<b>2021/2022</b>
Kaiser WA Classic	\$189 / <b>\$204</b>	\$388 / <b>\$418</b>	\$331 / <b>\$357</b>	\$530 / <b>\$571</b>
Kaiser WA Value	\$112 / <b>\$113</b>	\$234 / <b>\$236</b>	\$196 / <b>\$198</b>	\$318 / <b>\$321</b>
Kaiser WA SoundChoice	\$55 / <b>\$50</b>	\$120 / <b>\$110</b>	\$96 / <b>\$88</b>	\$161 / <b>\$148</b>
Kaiser WA CDHP	\$26 / <b>\$24</b>	\$62 / <b>\$58</b>	\$46 / <b>\$42</b>	\$82 / <b>\$76</b>
UMP Classic	\$105 / <b>\$110</b>	\$220 / <b>\$230</b>	\$184 / <b>\$193</b>	\$299 / <b>\$313</b>
UMP Plus	\$72 / <b>\$78</b>	\$154 / <b>\$166</b>	\$126 / <b>\$137</b>	\$208 / <b>\$225</b>
UMP Select	\$37 / <b>\$39</b>	\$84 / <b>\$88</b>	\$65 / <b>\$68</b>	\$112 / <b>\$117</b>
UMP CDHP	\$25 / <b>\$24</b>	\$60 / <b>\$58</b>	\$44 / <b>\$42</b>	\$79 / <b>\$76</b>
Kaiser NW Classic	\$159 / <b>\$159</b>	\$328 / <b>\$328</b>	\$278 / <b>\$278</b>	\$447 / <b>\$447</b>
Kaiser NW CDHP	\$25 / <b>\$26</b>	\$60 / <b>\$62</b>	\$44 / <b>\$46</b>	\$79 / <b>\$82</b>