



Open Enrollment for 2023

November 1 – 30

hrs.wsu.edu/open-enrollment

All changes are made through Workday

Employees will receive an Open Enrollment (OE) event in their Workday inbox on November 1, 2022. WSU employees no longer have access to HCA myAccount or the Navia portal, and no hardcopy forms are being accepted. Employees who do not have access to computers can go to their HRS campus office for assistance. Step by step instructions and many helpful resources like the following are available via [Percipio](#).

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

Flexible Spending Arrangement Changes

- ~ A Limited FSA became available in 2022, which covers dental and vision benefits only.
 - Participants of CDHP plans with Health Savings Accounts can also be enrolled in a Limited FSA.
- ~ The full Medical FSA also is an option available to those enrolled in low deductible plans or who have waived medical coverage.
- ~ The annual contribution levels to either FSA range from \$120 to \$2850 in 2023.
- ~ Instead of the grace period through March 15 that was historically offered, a Carryover option begins in 2023. Unused 2022 FSA balances up to \$570 will be rolled over to 2023, **IF** you enroll in an FSA for 2023 **OR** have at least \$120 left in your 2022 account. Any funds above \$550, or below \$120 if you do not re-enroll, will be forfeited.
- ~ The 2023 FSA contribution can be made on top of the carryover.

Health Savings Account Changes

Health Savings Account (HSA) contributions will increase to \$3850 for single subscribers, and \$7750 for families. Those over 55 can continue to contribute an additional \$1000.

Other OE Changes

Open Enrollment is the one time a year when you can:

- Change medical or dental plans
- Add or remove family members without a special open enrollment event
- Enroll or re-enroll in an FSA or DCAP plan
- Re-attest to the spousal surcharge

Notable changes to the plans include:

All Plans:

- Insulin costs will be limited to \$35 per month to comply with insulin affordability legislation.
- The CDHP deductibles are increasing to \$1500 for employee only coverage and \$3000 for the family deductible.
- Deductibles and out-of-pocket limits can transfer when someone moves between PEBB and SEBB (except for the KPNW CDHP).

Please see additional minor changes to the various medical and dental plans in the PEBB (Public Employee Benefit Board) October edition of the [For Your Benefit Newsletter](#).

Presentations and Communications

The following presentations will be provided; presentation times and links to register can be found on Percipio under *Attend*. Presentation recordings will be posted for viewing at a later time.

- Open Enrollment and Benefit Overview
- Understanding Consumer Directed Health Plans (CDHPs) with Health Savings Accounts (HSAs)
- Understanding Flexible Spending Arrangements (FSAs)

HRS Benefits, the Health Care Authority, and the individual benefit vendors will send numerous communications throughout and leading up to Open Enrollment. A record of these communications can be viewed on [HRS Open Enrollment- Communications](#).

Premium Changes

Plan Name	Employee Only 2022 / 2023	Employee & Spouse / Partner 2022 / 2023	Employee & Child(ren) 2022 / 2023	Employee, Spouse, & Child(ren) 2022/2023
Kaiser WA Classic	\$204 / \$167	\$418 / \$344	\$357 / \$292	\$571 / \$469
Kaiser WA Value	\$113 / \$94	\$236 / \$198	\$198 / \$165	\$321 / \$269
Kaiser WA SoundChoice	\$50 / \$46	\$110 / \$102	\$88 / \$81	\$148 / \$137
Kaiser WA CDHP	\$24 / \$25	\$58 / \$60	\$42 / \$44	\$76 / \$79
UMP Classic	\$110 / \$135	\$230 / \$280	\$193 / \$236	\$313 / \$381
UMP Plus	\$78 / \$97	\$166 / \$204	\$137 / \$170	\$225 / \$277
UMP Select	\$39 / \$59	\$88 / \$128	\$68 / \$103	\$117 / \$172
UMP CDHP	\$24 / \$29	\$58 / \$68	\$42 / \$51	\$76 / \$90
Kaiser NW Classic	\$159 / \$172	\$328 / \$354	\$278 / \$301	\$447 / \$483
Kaiser NW CDHP	\$26 / \$25	\$62 / \$60	\$46 / \$44	\$82 / \$79

Wellness Incentive Reminder

Those who carry medical insurance through WSU can qualify for a \$125 wellness incentive. The insurance is applied either as a reduction to the employee's deductible if enrolled in a low deductible plan for 2023, OR deposited to the health savings account (HSA) if enrolled in a consumer-directed health plan (CDHP) in 2023.

If you have not earned this incentive yet, there is still time to do so! The deadline for most employees is November 30, 2022; those hired on or after October 1, 2022 will have until December 31, 2022 to earn the incentive.

1. Get started. Sign in to [SmartHealth](#).
2. Take the confidential assessment and earn 800 points.
3. Join and track activities to earn at least 2,000 total points to receive your incentive for 2023.

Long Term Care Update

The Long Term Care tax will start July 2023, with benefits starting to be paid in July 2026.

- ~ Changes made since the 2022 legislative session:
 - o Employees with permanent residential addresses outside of Washington will be able to opt out of the program, starting in January, 2023. If they move to the state of Washington, they would be required to contribute at that time.
 - o Other employees who can request an exemption include military spouses, workers holding non-immigrant visas, and certain veterans with disabilities.
 - o Individuals born January 1, 1968 or earlier will pay into the program, and earn 10% of the total benefit for each year they work 500 hours or more.
- ~ Program provisions that remain the same:
 - o The full lifetime benefit of \$36,500 is earned after someone has paid into the program for 10 years, with at least 500 hours worked each year.
 - o The temporary benefit will be provided to individuals who have paid into the program for at least three of the six years prior to a need arising and applying for the benefit, with the benefit equating to the full \$36,500.
 - o The tax will be \$0.58 per \$100 of all earnings.
 - o Individuals who purchased a qualifying private long-term care insurance plan prior to November 1, 2021 can apply for a permanent exemption from the program if they did not do so previously. They must apply no later than December 31, 2022.

Questions can be directed to HRS Benefits at 509-335-4521 or hbs.benefits@wsu.edu. Visit hbs.wsu.edu/employees/benefits/ for updates on the above topics.