

# Get Ready for 2024: It's Time to Review Your Benefits!



## 2024 Open Enrollment: October 31 through November 15, 2023.

Open Enrollment is your annual opportunity to review your current coverage and make any changes for next year. You can only make mid-year changes if you experience a life event that affects your or a dependent's eligibility for benefits, such as a marriage, divorce, or birth of a child.

WPI gives you access to comprehensive and competitive benefits. Each year we evaluate our programs to ensure they continue to meet the diverse needs of our workforce. We review what is available in the market, legally required updates, and employee feedback. We make decisions to ensure we continue to offer the best benefits we can.

This year, we are excited to announce that we're changing some of the vendors we partner with to ensure you have world-class support and resources throughout the year. Take some time to review your benefits and read on to learn more about these updates.

## YOUR OPEN ENROLLMENT TO-DO LIST

It's important that you are fully prepared going into Open Enrollment so that you can make educated decisions about your 2024 coverage.

**As you get ready, remember:**

### **PLAN** your 2024 benefits:

- Read this newsletter for a high-level view of what's changing.
- Visit our WPI Benefits Website for additional details about all the benefits available to you.
- Watch your inbox in mid-October for your 2024 Benefits Guide.
- Join us at our annual Benefits Fair on November 2 from 11 a.m. to 2 p.m. in Rubin Campus Center Odeum A&B to connect with our vendor partners, ask questions, and learn about the upcoming plan year.

### **DECIDE** which benefits fit your situation and budget:

- Think about the health care you'll need next year. Do you have expensive medical care coming up, such as a surgery or maternity care? Will you need dental care beyond cleanings? Will you need an eye exam and new glasses or contacts in 2024?
- Consider your financial security. Do you need additional Life and Accidental Death & Dismemberment Insurance for yourself and your spouse or child?
- Leverage HYKE (formerly known as MyHealthMath) to get help making cost-effective benefits decisions.

### **ENROLL** from October 31 through November 15, 2023:

- When you are ready to enroll, go to the Workday home page, select your Inbox, and choose the Open Enrollment Change task to make your benefit elections.

## Anytime, Anywhere Access to Benefits Information Throughout the Year



Scan this QR code with your phone or visit <https://flimp.live/WPI-Benefits#home> for full details on the benefits available to

you, links to additional information, and how to contact our vendor partners.

The WPI Benefits Website is available 24/7, no password required. Access it from any device and share it with your covered dependents. By October 16, you'll find Open Enrollment information, including your 2024 Benefits Guide, on the site as well.

## What if I Don't Need to Change My Coverage?

If you are satisfied with your coverage and do not want to make any changes, you may not need to take action – your benefits will roll over. If you want to participate in a Health Care and/or Dependent Care FSA or a Health Savings Account for 2024, you must actively enroll. Otherwise, your contribution will default to \$0.

# WHAT'S CHANGING FOR 2024



## Tufts Has Merged With Harvard Pilgrim Health Care

You will continue to have access to the same medical plan options and coverage you have today, with the opportunity to work with the combined organization that includes Tufts and Harvard Pilgrim Health Care, under the name Harvard Pilgrim Health Care (HPHC).

### What This Change Means to You

- HPHC will continue to offer the same plans with the same coverage as you have today.
- HPHC and Tufts are partnering to ensure that most providers remain in-network (even though the PPO National Network is transitioning from Cigna to UnitedHealthcare). While most members won't experience disruption, you can take the following steps if needed to ensure your providers are in-network:
  - If you find you need to choose a new in-network provider, you can search the HPHC website at [www.harvardpilgrim.org/public/home](http://www.harvardpilgrim.org/public/home).
  - If you're receiving care at the end of the year that needs to continue with a provider that is not in-network for 2024, you will have the opportunity to apply for Continuity of Care. See the WPI Benefits Website for details on Continuity of Care.
- All open pre-certifications, pre-authorizations, and referrals will automatically carry over to HPHC. There is no need to request anything new from your provider.
- You'll receive new medical plan ID cards before January 1, 2024.

Harvard Pilgrim Health Care takes the privacy and security of the data entrusted to them seriously. As a result of the ransomware incident that impacted their systems back in April, HPHC thoroughly investigated and remediated the situation. Their systems and data are more secure than ever.

## New Coverage Level Offers More Cost Specificity for Medical Coverage

For 2024, we are moving from two coverage levels to three for medical coverage. Your coverage level is defined by who you choose to cover in the plan and drives how much you pay out of your paycheck. You may now choose between Individual, Employee + Child(ren), or Family coverage.

### What This Change Means to You

- This change gives you more control over per-paycheck costs.
- You choose who to cover: just yourself (Individual), yourself and all of your eligible children (Employee + Child(ren)), or yourself and your spouse or domestic partner or yourself, your children, and your spouse or domestic partner (Family).

## Delta Dental Will Administer Our Dental Plans Beginning January 1, 2024

You will continue to have access to the same dental coverage, with a choice between the High Plan or Low Plan. Moving forward, we are partnering with Delta Dental of Massachusetts. If you do not make a change during Open Enrollment, your current coverage will continue at the same coverage level (defined by who is covered).

### Delta Dental Offers FREE Dental Care for Covered Children under Age 13

The **Right Start 4 Kids** program provides 100% coverage for diagnostic, preventive, basic, and major services for children under 13 with a participating provider.

### What This Change Means to You

- You'll have access to the same coverage as you have today with world-class service from Delta Dental. Learn more at [deltadental.com](http://deltadental.com).
- Once you enroll in coverage, you'll be able to access your personal information and track your care.
- Free dental care for covered children under 13 (not including orthodontia).
- If you (or a dependent) have had orthodontic work done while covered under the Altus dental plan, this amount will be applied to your Orthodontic lifetime maximum with Delta Dental.
- You'll receive new ID cards before January 1, 2024.

## Save Even More in Your Health Savings Account or Flexible Spending Accounts

Since you can contribute to the Health Savings Account (HSA) and Flexible Spending Accounts (FSAs) with pre-tax dollars, the IRS puts limits on how much can be contributed to these accounts each year. For 2024, the limits have increased.

### What This Change Means to You

- You can save more from your paycheck before taxes are calculated.
- **Flexible Spending Accounts:**
  - Both the Health Care and Limited Purpose Health Care FSAs allow \$3,050 (Note: This amount is the 2023 limit; the IRS has not yet announced the 2024 limit).
  - The Dependent Care FSA continues to allow \$5,000 per family.
- **Health Savings Account:**
  - Total contribution\* if you enroll in Individual medical coverage: \$4,150
  - Total contribution\* if you enroll in either Employee + Child(ren) or Family coverage: \$8,300
  - If you are 55 or over or will turn 55 in 2024, you may make a catch-up contribution of an additional \$1,000.
  - **Remember!** To contribute to an HSA, you can't be covered by other health coverage, including Medicare, TRICARE, or Veteran Administration benefits, or be receiving Social Security benefits.

*\*Note: The total contributions noted here include any amount you contribute and what WPI deposits into your HSA (\$1,800 for Individual coverage or \$4,000 for Employee + Child(ren) or Family coverage).*

Visit your WPI Benefits Website for more information on these tax-advantaged accounts and to confirm your HSA eligibility.

## Voya Will Administer Our HSA and FSAs

We are moving from Fidelity to Voya (formerly called Benefits Strategies) to administer our tax-advantaged accounts starting January 1, 2024.

### What This Change Means to You

- If you're currently contributing to an FSA:
  - **Health Care and Limited Purpose Health Care FSAs:** If you have funds left in your current FSA with Fidelity at the end of 2023, you can continue to incur claims and use your balance through March 15, 2024. All claims for the 2023 calendar year must be submitted by March 31, 2024. Fidelity will continue to manage additional claims for your 2023 balance between January 1 and March 31, 2024.
  - **Dependent Care FSA:** If you have funds left in your current FSA with Fidelity at the end of 2023, you must submit any claims for care received prior to January 1, 2024. You have until March 31, 2024, to submit eligible claims. Fidelity will continue to manage additional claims for your 2023 balance between January 1 and March 31, 2024.
- Look out for more information coming your way about transferring your Health Savings Account balance to Voya.

## Our Life, Accidental Death & Dismemberment Insurance Has Moved to The Hartford

As a reminder, as of October 1, 2023, The Hartford began administering your Life and Accidental Death & Dismemberment (AD&D) Insurance.

### What This Change Means to You

- You will continue to have access to the same Basic coverage and Voluntary options.
- During Open Enrollment:
  - If you had coverage under Prudential that was above the Guaranteed Issue\* amount and you are not increasing your coverage amount, you do not have to provide Evidence of Insurability again.
  - If you want to increase your coverage amount above the Guaranteed Issue\* amount, you will have to show Evidence of Insurability.
  - If you are enrolling in Life and AD&D insurance for the first time, the current Guaranteed Issue amounts are the same as currently offered under Prudential.

*\*Guaranteed Issue is the amount of Life Insurance you can elect without having to provide Evidence of Insurability (EOI), also known as "proof of good health."*







# WPI

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## REMEMBER!

We've highlighted certain plans in this newsletter to announce the changes. There are a number of plans that are not changing, including vision, disability, long-term care, group legal, identity protection, and retirement plans.

You also have access to programs that don't require action during Open Enrollment, including the Employee Assistance Program, Living Well, Health Coaching, student debt forgiveness, health care guidance through KnovaSolutions, and more.



Visit our WPI Benefits Website for information on all of the benefits and programs available to you.

