**What is Open Enrollment?**

* Open enrollment is the annual period during which you can elect/decline/or make changes to your medical, dental, vision, and cafeteria/flexible spending plans for the upcoming calendar year. (***Flexible spending elections must be elected annually***). Additionally, voluntary benefit carriers may provide guarantee issue during this period as well (determined yearly by the carrier). Open enrollment for the 2022 benefits year will run from **Nov. 1, 2021 through Dec. 1, 2021**.

**Who does this apply to?**

* All benefit eligible employees.

**Do I need to do to complete open enrollment?**

# Yes!

# Even if you do not wish to make changes you should complete open enrollment to review your plans for accuracy, verify your personal information is up to date, and make sure you have your beneficiaries updated.

# Enrollment in the cafeteria plan is outside of the open enrollment system. *Flexible spending elections must be made yearly*. Enroll with Asiflex at: <https://asiflex.com/MissouriState/Enrollment.aspx>

**When do the changes I make go into effect?**

Any elections/changes you select during the open enrollment period will become effective Jan. 1, 2022.

**Where can I find more information or share information with my decision-making partner?**

# Information about all benefits is housed on the Missouri State University benefits website. <https://www.missouristate.edu/Human/benefits.aspx>

# Visit our Virtual benefit fair (running concurrent with Open enrollment Nov. 1, 2021 through Dec. 1, 2021) <https://app.airbo.com/ard/msu-virtual-benefits-fair>

**How do I begin the process?**

* Log in to [My Missouri State](https://my.missouristate.edu/)
* Select the Profile tab.
* In the Employment Details section, select Online Benefits Enrollment. If you receive a login screen asking for credentials, please contact the Office of Human Resources immediately.

**What if I need assistance and/or I do not have computer access?**

* MSU partners with a benefit call center. Call center employees are licensed benefit counselors trained on Missouri State University benefits. Counselors can assist you with questions, make recommendations, and help you to enroll over the phone. Call toll free 877-282-0808 or local 417-836-3000.

**Will I be able to make changes during the year 2022 if I take no action now?**

* Changes to medical, dental, vision, and cafeteria (flexible spending plans) cannot be made outside of open enrollment. ***Changes can only be made to these plans within 31 days of a qualifying event***. Request for Qualifying event changes must be made to Human Resources and require the corresponding support documentation.

**What benefit(s) does this apply and what kind of changes can I make?**

* Click on the links to find additional information
* Voluntary benefits with guaranteed issue during this open enrollment are denoted with an asterisk \*
  + [Medical](https://www.missouristate.edu/Human/medical-insurance.aspx)- add coverage, change plans (Base or Buy-up), add/delete dependents, decline coverage
  + [Dental-](https://www.missouristate.edu/Human/dental-insurance.aspx) add coverage, add/delete dependents, decline coverage
  + [Vision](https://www.missouristate.edu/Human/vision-insurance.aspx)- add coverage, change plans (Base or Premium), add/delete dependents, decline coverage
  + [Cafeteria/flexible spending plan](https://www.missouristate.edu/human/cafeteria-plan.aspx)- elect pre-tax funds to be utilized for known health or dependent care expenses, opt out of pre-tax deductions for medical, dental, vision premiums. Cafeteria plan elections are made outside of the Missouri State University open enrollment site and directly on the State of Missouri Cafeteria plan vender site. To enroll visit: [**https://asiflex.com/MissouriState/Enrollment.aspx**](https://asiflex.com/MissouriState/Enrollment.aspx)
  + [Accident insurance](https://www.missouristate.edu/Human/accident-insurance.aspx) \*- add coverage, add/delete dependents, decline coverage, update beneficiaries
  + [Critical insurance](https://www.missouristate.edu/Human/critical-illness.aspx) \* - add coverage, add/delete dependents, decline coverage, update beneficiaries
  + [Supplemental Term life insurance](https://www.missouristate.edu/Human/life-insurance.aspx) \*- add coverage, add/delete dependents, increase/decrease coverage, decline coverage, update beneficiaries
  + [Universal/ Whole life insurance](https://www.missouristate.edu/Human/universal-life.aspx) - add coverage, increase/decrease coverage, add/delete dependents, decline coverage, update beneficiaries
  + Short term disability \*- add coverage

# I completed my election, but it doesn’t appear that I have received my wellness incentive credit.

* To receive the full $30 wellness credit, you must complete ***both*** the flu vaccination ($10 credit) and the Covid vaccination ($20 credit) ***and*** submit the required documentation to Magers Health and Wellness prior to Dec 1, 2021.
* Verified documentation received by Magers was uploaded into the enrollment system prior to the start of open enrollment to reflect discounted rates for those who have been verified as earning the discount (in full or in part).
* For those receiving or submitting vaccination documentation to Magers during open enrollment, email confirmation will be sent in January.
* Employees should verify on the first paycheck following open enrollment that the discount has been applied correctly. Contact [HRbenefits@missouristate.edu](mailto:HRbenefits@missouristate.edu) **immediately** if the discount is not reflected accurately on that check.

# What if I take no action/ Do not complete open enrollment?

* Failure to take action or confirm your existing benefits or make changes by December 1 will result in a rollover of your previous benefit elections with the exception of cafeteria plan elections, which require re-enrollment annually **(flexible spending funds are “use it or lose it”, benefits do not carry forward and must be utilized and reimbursement submitted by the plan deadlines).** Failure to review benefits could result in incorrect benefit coverages, deduction amounts, or benefits paid to the wrong beneficiary.

# Can I stop at any point, save my elections, and then return later to complete them?

* Yes
* Changes must be completed no later than **11:59 p.m. on December 1**.

# When is the deadline to complete my enrollment?

* **December 1, 2021, at 11:59pm**.
* It is strongly encouraged to complete your elections early during open enrollment so you can receive confirmation of your elections and have time to seek assistance or make changes if needed.

# How do I know my enrollment is complete and finalized/ How do I know I have successfully completed my enrollment?

* By getting to the **confirmation page** and clicking on **Confirm/Sign**.
  + *You must digitally sign at the completion of your enrollment or election changes will not be recorded/saved*.
* You should also receive a confirmation email from the enrollment system.

# Cafeteria/Flexible spending enrollment requires separate enrollment through <https://asiflex.com/MissouriState/Enrollment.aspx> and you will receive a separate confirmation email directly from ASIFlex.

# I am a recent new hire is already enrolled in my benefits. Do I still need to go through this process again?

# Yes!

# Even if you do not wish to make changes you should complete open enrollment to review your plans for accuracy, verify your personal information is up to date, and make sure your beneficiaries are updated.

# Enrollment in the cafeteria plan is outside of the open enrollment system. Flexible spending elections must be made yearly. <https://asiflex.com/MissouriState/Enrollment.aspx>