**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 2024 benefits year will run from **Nov. 1, 2023, through Dec. 1, 2023**.

**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 will the changes I make go into effect?**

Any elections/changes you select during the open enrollment period will become effective Jan. 1, 2024.

**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, 2023 through Dec. 1, 2023) [https://app.airbo.com/ard/missouri-state-university-2023-virtual-benefits-fair](https://nam12.safelinks.protection.outlook.com/?url=https%3A%2F%2Fapp.airbo.com%2Fard%2Fmissouri-state-university-2023-virtual-benefits-fair&data=05%7C01%7CDeidreMings%40missouristate.edu%7C32131887d79443d2623908dbb56981e7%7Ccad830e4554f4361bae5c865233fb77f%7C0%7C0%7C638303237032556810%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=xZQTkv%2Fc61FvrrTYb7b3yh5aKKreIRLBTStXXGwb5fY%3D&reserved=0)

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**How do I begin the process?**

* Log in to [My Missouri State](https://my.missouristate.edu/)
* Search "benefits"
* **On the Benefits Card** select **Online Benefits Enrollment**.

**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 2024 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)

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* + [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.
  + [Identity Protection](https://www.missouristate.edu/Human/identity-protection.htm)\* - add coverage, add/delete dependents, decline coverage.
  + [Supplemental Term life insurance](https://www.missouristate.edu/Human/life-insurance.aspx) - add coverage, add/delete dependents, increase/decrease coverage, decline coverage, update beneficiaries
* *Employees currently purchasing supplemental term life insurance may increase coverage one benefit level without medical questions, proved the benefit level increase is not in excessive of $300,000 employee coverage during this year’s open enrollment.*
* *Benefit level equals salary multiplier; example: movement of 1x salary option to 2x salary option constitutes one benefit level.*
* *Requests to increase coverage more than 1 benefit level, increases exceeding $300,000 or requests to enroll in supplemental term life insurance when not previously participating,* ***WILL require medical approval by UNUM*** *before coverage will be in force.*
* *Employees currently purchasing supplemental dependent term life insurance may increase coverage one benefit level without medical questions, proved the benefit level increase is not in excessive of option 3 during this year’s open enrollment.*
* *Requests to increase coverage more than 1 benefit level, increases exceeding option 3 or requests to enroll in supplemental dependent term life insurance when not previously participating,* ***WILL require medical approval by UNUM*** *before coverage will be in force.*
* *\*\*dependent children are not required to answer medical questions.* 
  + [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](https://www.missouristate.edu/Human/short-term-disability.htm) \*- add coverage, increase/decrease coverage level, decline coverage.

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

* To receive the full $30 [wellness incentive](https://www.missouristate.edu/Human/wellness-incentive.htm) credit, you must complete ***both*** the flu vaccination ($15 credit) and the “Did you know” questionnaire ($15 credit). Flu vaccination records **require** documentation to be received by Magers Health and Wellness prior to Dec 1, 2023.
  + Employees with bona fide accommodation will be required to complete biometric screening. Accommodation request must be completed by [Juliaholmes@missouristate.edu](mailto:Juliaholmes@missouristate.edu) prior to Nov 1, 2023. Biometric screening documentation must be submitted to Magers Health and Wellness prior to Dec 1, 2023.
* Verified documentation received by Magers, and those who have successfully completed the Educational questionnaire **prior to the start of open enrollment** will have discounts loaded into the open enrollment system to reflect discounted rates.
* For individuals who complete the questionnaire or receive/submit vaccination documentation to Magers during open enrollment, email confirmation will be sent in January, and will not be reflective in the open enrollment system.
* 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 act 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, 2023, 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>