

Open Enrollment Online Instructions

Online Open Enrollment is a menu driven feature that allows you to make benefit changes from the convenience of your home or office. While below are very detailed, step-by-step instructions for your convenience, you will find that the website is very user friendly and easy to navigate around to make benefit changes. **Open Enrollment starts on November 1, 2020 and ends on November 15, 2020. *All elections MUST be made within this time period!***

The effective date of any new elections will be January 1, 2021.

Important Reminders:

- **Flexible Spending Accounts MUST be elected each year pursuant to IRS regulations.**
 - **Please note that you cannot have both a Health Savings Account and medical Flexible Spending Account in the same plan year.** If you elected a medical FSA for 2020 and HSA for 2021, all previous year medical FSA funds must be used by 12/31/2020.
- **If changes are made to your health plan or to your dental plan that affect your dependents, you will need to complete a Benefit Election Form in addition to making the changes online.** If you add a *domestic partner* to either plan you will need to complete a Benefit Election Form *and* Domestic Partner Affidavit. These forms are available in Human Resources.

Once you are finished with ALL benefit changes, select “Complete” on the bottom of the Open Enrollment page.

Your changes will not be activated until “Complete” and “Submit” is selected.

Accessing Open Enrollment Online

1. Open your web browser and go to U-Online <http://uonline.une.edu>
2. Type your **NorEaster ID (myUNE id)** and **Password** in the text boxes provided
3. Select links “**Employee Services**”→“**Benefits and Deductions**”→“**Open Enrollment**”
4. Select “**Start Open Enrollment**” to begin the Open Enrollment process, with changes effective January 1, 2021

Health & Dental Coverage

If you would like to make changes for 2021 to your health plan or dental plan, you have the opportunity to make your changes online. If you make changes to your health plan or dental plan that affects your *dependents*, **you will need to complete a Benefit Election Form in addition to making the changes online.** If you add a *domestic partner* to either plan **you will need to complete a Benefit Election Form and Domestic Partner Affidavit.** These forms are available in Human Resources.

Once you have selected “**Start Open Enrollment**,” the title of your current medical plan and dental plan will appear under the “**Health**” link. By selecting this link you can view your health and dental group options for 2021.

- **To change to a new plan:**
 1. Select the plan link you currently have, but would like to change (ie “**Health Enhanced**”)
 2. Select “**Stop Benefit**”
 3. Under the “**Health**” group list, elect a different plan by selecting the new plan you would like to change to for 2021 (ie “**Health Basic**”)
 4. Elect the specific level of coverage you want to enroll in by selecting the appropriate plan under “**My Choice**”
 5. Select “**Add Choice**”
 - **If electing the High Deductible Health Plan (HDHP)** for 2021, you also have the ability to contribute to the HSA account that will be established for you. UNE will deposit up to \$2600 to your H.S.A., dividing the contributions up among each pay period. You can choose to contribute up to an additional \$1,000 (employee only) or \$4,600 (employee + children, employee + spouse, family), and if you are age 55 and over you can contribute an additional \$1,000 on top of that.
 - **If you wish to contribute additional money to your HSA account effective January 1st**, after electing the HDHP option you will also need to elect the **HSA option** which will allow you to enter your 2021 annual contribution. Please note that you can make changes to your HSA contribution on a monthly basis.

- In the “**Annual Election**” text box, type your 2021 annual election amount (*note: the amount you elect will be divided by the number of pay periods you are paid during the year, ie 24, 22, 20, 18).
- 6. Select “**Open Enrollment**” at the bottom of the page to return to the Open Enrollment page and review the changes you have just made
- **To keep your current plan type, but change the family status type:**
 1. Select the plan link you currently have (ie “**Health Enhanced**”)
 2. Elect the specific family status type of coverage you want to enroll in by selecting the appropriate type under “**My Choice**”
 3. Select “**Submit Change**”
 4. Select “**Open Enrollment**” at the bottom of the page to return to the Open Enrollment page and review the changes you have just made

Supplemental Life Insurance

During Open Enrollment you can elect or increase life insurance online, up to a total of **4x your salary**. During Open Enrollment you may also update your beneficiary information for your life insurance. To make these changes contact Human Resources. If you elect coverage **greater than \$350,000** you will need to complete an Evidence of Insurability which is located in HR. Failure to do so may affect your coverage.

Flexible Spending Accounts

2020 Flexible Spending Account elections will not automatically be continued for 2021- YOU MUST RE-ENROLL ONLINE EACH YEAR. If you want to re-enroll in Flexible Spending Accounts or enroll for the first time, **YOU MUST DO SO ONLINE**. Remember that you cannot elect an HSA *and* medical FSA in the same plan year.

- **To enroll/re-enroll in a Flexible Spending Account:**
 1. From the Open Enrollment page, select “**Flex Spending**” to view your Flex Spending Group choices and select either “**Flexible Spending Dependent Care**” or “**Flexible Spending Medical**” to view the Open Enrollment Choice Detail page for each category
 2. In the “**Annual Election**” text box, type your 2021 annual election amount (*note: the amount you elect will be divided by the number of pay periods you are paid during the year, ie 24, 22, 20, 18)
 3. Select “**Add Choice**”/“**Submit Change**”
 4. Repeat steps 1-3 if you would like to enroll/reenroll in another Flexible Spending Account category
 5. Select “**Open Enrollment**” at the bottom of the page to return to the Open Enrollment page and review the changes you have just made

Short Term Disability

Short Term Disability is a voluntary benefit that may be elected or changed online during Open Enrollment. If you wish to continue your same weekly benefit coverage for 2021, no action is necessary.

You are eligible to elect a maximum weekly benefit coverage of 70% of your weekly salary, with a maximum weekly benefit coverage cap of \$750. The amount you elect must be rounded down to the nearest \$50 increment, between \$50 and \$750. Short Term Disability coverage eligibility is calculated based on your salary and age as of January 1, 2021. If you are entering into a new age bracket as of January 1, 2021, Human Resources will adjust your premium accordingly.

- **To check your current Short Term Disability 2020 weekly coverage:**
 1. From the U-Online homepage, select “**Employee Services**”→“**Benefits and Deductions**”→“**Miscellaneous Deductions**”
OR
 2. From the Open Enrollment page, select “**Miscellaneous**” to view your current 2020 weekly coverage
- **To change your Short Term Disability weekly coverage:**
 1. From the Open Enrollment page, select “**Miscellaneous**” to view your current 2020 weekly coverage
 2. Select “**Short Term Disability Insurance**”
 3. In the “**Filing Status**” drop down box, select the age bracket for your age as of **January 1, 2021**
 4. In the “**Enter Weekly Coverage**” text box, type your 2021 weekly coverage amount you would like to elect
 5. Select “**Submit Change**”

6. Select **“Open Enrollment”** at the bottom of the page to return to the Open Enrollment page and review the changes you have just made
- To verify the change that you have made to your Short Term Disability weekly coverage amount **BEFORE** you are finished with online Open Enrollment and have not selected **“Complete”**:
 1. From the Open Enrollment page, select **“Miscellaneous”**
- To verify the change that you have made to your Short Term Disability weekly coverage amount **AFTER** you are finished with online Open Enrollment and have selected **“Complete”**:
 1. From the U-Online homepage, select **“Employee Services”** → **“Benefits and Deductions”** → **“Miscellaneous Deductions”** → **“History”**
 - You will see two effective dates once you have selected the **“History”** link. The top line represents your current 2020 weekly coverage amount. **The bottom line represents the election/changes that you have made for your 2021 weekly coverage amount.**

Completing Online Open Enrollment

1. From the Open Enrollment Page, **YOU MUST SELECT “COMPLETE”**
2. Scroll down to the bottom of the page and select **“I Agree”**
3. Select **“Submit”**

Your changes will not activate unless you select “Complete” and “Submit”

Open Enrollment Start Date: Sep 30, 2020
 Open Enrollment End Date: Nov 16, 2020
 Benefits Effective Date: Jan 01, 2021

Group	Benefits Status
Health	Health HDHP will be continued into the new year. Dental Basic will be continued into the new year.
Flex Spending	No choices made in this group.
Miscellaneous	Short Term Disability Insurance will be continued into the new year.

Complete Restart Cancel Calculate Cost

I Agree
 I Disagree

Submit

Confirmation of 2021 Changes

1. From the U-Online Homepage, select **“Employee Services”** → **“Benefits and Deductions”** → **“Benefit Statement”**
2. In the **“As of date”** drop down box, select **“Jan 01, 2021”**
3. Select **“Select”**
4. Carefully review this page for accuracy and consider printing this page for your records.

* This **Benefit Summary** page **does not** show your elections/changes for Short Term Disability. Please refer to the Short Term Disability section above to learn how to view your changes for 2021.

Starting Over

If you complete your online Open Enrollment for 2021 and would like to make changes, you may do this online by November 15, 2020. Simply follow the instructions listed above, return to the **“Open Enrollment”** page, and select **“Restart.”** ***All elections MUST be made within the time period of November 1, 2020 through November 15, 2020!***

More References

For information or assistance with benefits and/or deductions, contact the Human Resources Department at hr@une.edu.