Open Enrollment - FAQs

- 1. Do I need to take action/enroll in benefits, even if I'm not making changes to my current benefits?
 - Yes. Even if you are keeping the same elections, you must log into ArchHR and actively confirm your benefit selections to ensure coverage in 2025.
- 2. If a teacher is terminating at the end of the school year, do they have to complete Open Enrollment?
 - Yes, because their teacher's contract ends July 31st and open enrollment elections take effect 7/1/2025.
- 3. If I'm a full time employee now but changing to part time employment status in the fall, how should I handle open enrollment?
 - You must complete the open enrollment process because changes are effective 7/1/2025. If you are experiencing an employment status change to part time, then you may request to change your benefits at that time.
- 4. If I'm a new hire or recently became benefits-eligible, do I need to complete open enrollment?
 - Yes. Even if you recently made elections, you must participate in the annual open enrollment to ensure your selections continue for the new plan year.
- 5. What happens I do not complete open enrollment by the deadline?
 - If no action is taken, you may lose coverage or default to No Benefits, including FSA or HSA contributions. It is important that every employee reviews and submits benefit elections for the upcoming year.
- 6. Can an employee update their benefits after the Open Enrollment period closes?
 - Changes are only allowed if the employee experiences a qualifying life event (e.g., marriage, birth of a child, death, etc.). Otherwise, elections remain in effect for the calendar year.
- 7. Where do I go to complete their Open Enrollment?
 - Log into ArchHR > Click on the "My Benefits" tile. Your Open Enrollment event should be visible.
- 8. Where do I go for Open Enrollment Resources?
 - Please click on this link <u>Benefits Information | Default Site</u> or from the Benefits webpage select 2025 Open Enrollment to find benefits information and guidance.
- 9. If I'm having trouble logging in to the systems what should I do?
 - First, try resetting your password. If the issue persists, contact the askHR@archstl.org
- 10. Who can I cover under their benefits?
 - You may enroll their spouse and eligible dependents
- 11. Will my 2024 FSA or HSA elections roll over into 2025?
 - No. You must re-elect their FSA or HSA contributions each year during Open Enrollment. These do not automatically carry forward.
- 12. How do I add or remove a dependent during Open Enrollment?
 - You can add/remove dependents within the Benefits Enrollment in ArchHR. Be sure to upload any required supporting documentation before submitting.
- 13. How can I compare the different medical plan options?

- Use the Plan Comparison Tool, which is available on the Benefits website. There you can view sideby-side coverage details, premiums and out-of-pocket costs.
- 14. Where can I view confirmation of my submitted benefits?
 - Once submitted, your benefit elections will be visible in ArchHR under "Benefits Summary." You will also receive a confirmation email.
- 15. Who do I contact with questions about my benefits or elections?
 - Reach out to <u>askHR@archstl.org</u> for assistance or specific benefit questions. The team is here to help guide you though the process.