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2023 Benefits Enrollment – Frequently Asked Questions

Updated Oct. 17, 2022

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A. General

1) What is 2023 Benefits Enrollment?

Benefits Enrollment is the time period each year when you're allowed to enroll, waive or change your benefit elections for coverage effective Jan. 1, 2023.

2) When is 2023 Benefits Enrollment?

Benefits Enrollment occurs from Tuesday, Nov. 1, through Tuesday, Nov. 15.

3) Can I make changes to my benefit elections outside of the Benefits Enrollment period?

No, you cannot make changes to your benefits outside of the Benefits Enrollment period unless you experience a qualified life event, such as but not limited to:

- Legal marital status. This would include marriage, divorce, legal separation and annulment.
- Number of dependents. Includes any event that changes the number of an employee's dependents (e.g., adoption, birth or death of a child/spouse).
- Loss or gain of other health care coverage.

4) Who is eligible to participate in 2023 Benefits Enrollment?

Benefit eligible employees of Allina Health.

5) Where do I enroll in benefits during 2023 Benefits Enrollment?

Enrollment is in Workday. Go directly to your inbox in Workday and complete and submit your enrollment.

6) If I don't want to change any of my current elections for plan year 2023, do I have to submit my enrollment in Workday?

If you do not submit your Workday enrollment, current elections will roll over into 2023, **except for the following benefits:**

- Flexible Spending Accounts (including: Health Care FSA, Limited Purpose FSA and Dependent Care FSA)
- Spouse life and child life insurance
- All voluntary benefits, including:
 - Vision
 - Legal
 - Identity protection
 - Accident insurance
 - Critical illness
 - Hospital indemnity.

You must re-enroll in the benefits listed above to have coverage in 2023.

7) Can I change my elections after I submit my enrollment in Workday?

Yes, you may change your 2023 Benefits Enrollment elections after you submit your enrollment but before the 2023 Benefits Enrollment deadline, Tuesday, Nov. 15. Log in to Workday, select the Benefits application and then under Current Cost select Change Open Enrollment. This will bring you to your enrollment again. After you click on Change Open Enrollment, be sure to submit your enrollment again.

8) I submitted my enrollment in Workday. Where can I access the enrollment I submitted?

Go directly to your inbox in Workday. Click on the tab titled "Archive." Lastly, click on the event titled, "Open Enrollment Change: (Your name) on 01/01/2023." Your elections will be located here.

9) I was recently hired at Allina Health. I submitted my benefits enrollment as a new hire for 2022. Do I have to submit another benefits enrollment for 2023?

After you submit your new hire enrollment for 2022 benefits you will receive another enrollment to complete in your Workday inbox for 2023 benefits. Complete both events to ensure you are enrolled in the benefits of your choice.

10) The Coverage Begin Date and Deduction Begin Date within my 2023 Benefits Statement shows a different date than 1/1/2023 for some of my benefits. Is this correct?

If you did not change your enrollment, your Coverage Begin Date and Deduction Begin date will reflect the date you entered the plan originally. If you made changes to your enrollment, your Coverage Begin Date and Deduction Begin Date will reflect 1/1/2023.

11) What is PTO Purchase and am I eligible?

To learn more about PTO Purchase visit the [PTO Purchase FAQ](#).

12) Will I still receive the \$100 well-being dollars in my Well-being Savings Account through ThrivePass?

Eligible employees above a 0.00 FTE will automatically receive \$100 well-being dollars in their Well-being Savings Account on Jan. 1, 2023. To access your account, visit the employee well-being site, allinahealth.org/well-being, and select “Learn More” under the Well-being Savings Account tile.

B. Medical

1) Are the medical plans changing for 2023?

No, all current plans will continue to be offered next year.

2) Which medical plans are offered?

[Click here](#) to access the health plan comparison chart.

3) Where can I see the rates for the medical plans?

Rates are available in Workday and in ALEX the health plan comparison tool. Note: ALEX is not intended for SEIU-represented employees.

- **HRConnect:** Go to the plan’s article in *HRConnect* to review current and 2023 rates.
- **Workday:** Go directly to your Workday inbox and then select Manage or Enroll within the Medical tile. Upon adding or removing dependents, your biweekly premium will populate within the field “Plan cost per paycheck”.
- **ALEX:** Access the ALEX plan comparison tool for non-contract employees or for MNA-represented employees on allinahealth.org/2023enrollment.

4) Who can I cover under my medical plan?

You may cover your legal spouse and child(ren) up to the age of 26.

5) Who administers the Allina Health medical plans?

Blue Cross Blue Shield (BCBS) of MN administers all plans with the exception of the Allina Elevate Plan, which is administered by Allina Health | Aetna.

6) How can I find out what is considered in-network coverage under the Allina First Plan, Select Health Savings Plan and the Basic Health Savings Plan?

You can search for network coverage including specialties, primary care, hospitals and other facilities and providers by visiting: bluecrossmn.com/allina. You may also call BCBS of MN at 800-509-5310, option 1 for inquiries related to medical benefits and network coverage.

7) How can I find out what is considered in-network coverage under the Allina Elevate Plan?

You can search for network coverage including specialties, primary care, hospitals and other facilities and providers by visiting: ah.allinahealthaetna.com/. You may also call Aetna at 800-343-9264 for inquiries related to medical benefits and network coverage.

8) How do I find out if a prescription drug is covered or price out a medication?

Our pharmacy benefits are administered through Express Scripts. You may visit Express Scripts site at express-scripts.com/frontend/open-enrollment/allinahealth or call 800-509-5310 or 800-

343-9264, option 2 to obtain information related to medication prices, network pharmacies, preferred formulary exclusion and standard preventative medication lists.

9) Where can I access the Summary of Benefit Coverage (SBC) or the detailed Summary Plan Description (SPD) to access information related to medical benefits, covered procedures and other information?

Visit BCBS site at bluecrossmn.com/allina or AH|A site at ah.allinahealthaetna.com/. Both the SBCs and SPDs are viewable on the websites. You can also access SBCs in *HRCConnect*, under each plan's article.

10) I need help understanding insurance related terms like network, deductible, copay, coinsurance and out-of-pocket maximum. Where can I learn more about what these mean?

Watch the [Health Plan 101](#) video which will explain what these terms mean and how they impact your medical plan.

C. Dental

1) Where can I see the rates for the dental plan?

Rates are available in Workday. Go directly to your Workday inbox and then select Manage or Enroll within the Dental tile. Upon adding or removing dependents, your biweekly premium will populate within the field "Plan cost per paycheck."

2) Who administers Allina Health's dental plan?

Delta Dental of Minnesota is the plan administrator.

3) How can I find an in-network dentistry?

To view if your dentist or specialist are in network visit the Delta Dental website at deltadentalmn.org/allina-health-members or you may call Delta Dental Customer Service at 651-406-5916 or toll free at 800-553-9536.

4) I am covered under more than one dental plan. How does the claim process work?

If you have questions regarding coordination of benefits, please contact Delta Dental Customer Service at 651-406-5916 or toll free at 800-553-9536.

5) Where can I view the detailed Summary Plan Description (SPD) to access information related to dental benefits, covered procedures and other information?

Visit *HRCConnect* and use search word "Dental." The Dental SPD is viewable within the Dental article.

D. Health Savings Account (HSA)

1) What is a Health Savings Account?

A Health Savings Account (HSA) allows you to save pre-tax dollars for health care costs. An HSA is an individual trust account that is designed to help you pay for medical expenses.

2) Do HSA dollars rollover year to year?

Yes, HSA dollars rollover year to year.

3) Will I receive a debit card in the mail?

If you elect an HSA, you will receive one Visa debit card to use when paying for eligible expenses. Additional cards may be ordered online or by calling Optum Financial 24/7 at 1-844-400-5723 upon the accountholder's request, for spouses and dependents also enrolled in the plan.

4) Can I change my HSA contributions later on?

In 2023, you are able to start, stop or change your HSA contributions any time.

5) Which medical plans are compatible with an HSA?

The Select Health Savings Plan and the Basic Health Savings Plan. The Allina Elevate and the Allina First plans are not compatible with an HSA.

6) Does Allina Health contribute to my HSA if I enroll in either the Basic Health Savings Plan or the Select Health Savings Plan?

Only the Select Health Savings plan has an Allina Health contribution. Allina Health will contribute \$600 if you are just covering yourself or \$1,200 for all other coverage tiers. There is no Allina Health HSA contribution if you enroll in the Basic Health Savings Plan.

7) I enrolled in the Select Health Savings Plan. Do I have to enroll in the HSA?

Yes, you are required to enroll in the HSA if you enrolled in the Select Health Savings Plan as Allina Health contributes to this account. You are not required to contribute yourself, simply enter your contributions to \$0.00 in Workday.

8) How much am I allowed to contribute to my HSA in 2023?

Both the employee and Allina Health contributions combined are subject to Internal Revenue Service (IRS) annual limits. The IRS annual limit for 2023 is:

- Self-only coverage: \$3,850
- All other coverage levels: \$7,750
- Catch-up age 55+: \$1,000 above the limits listed above

E. Flexible Spending Accounts (FSAs)

1) What types of FSAs are offered?

- **Health Care FSA:** Put pre-tax money aside in an account to pay for eligible health care expenses incurred by you and your eligible dependents that cannot be covered by any other benefit plan.
- **Limited Purpose FSA:** Put pre-tax money aside in an account to pay for eligible health care expenses incurred by you and your eligible dependents that cannot be covered by any other benefit plan. Eligible expenses are limited to certain dental, vision, and over-the-counter item expenses.
- **Dependent Care FSA:** Put money aside on a pre-tax basis so that you can pay someone to care for your eligible dependents while you and your spouse (if you are married)

work, look for work or go to school.

2) Which medical plans are compatible with a Health Care FSA?

The Allina First and the Allina Elevate plans are compatible or if you waive health care coverage. The Basic Health Savings and the Select Health Savings plans are not compatible with a Health Care FSA.

3) Which medical plans are compatible with the Limited Purpose FSA?

The Select Health Savings Plan and the Basic Health Savings Plan are compatible. The Allina Elevate and the Allina First plans are not compatible with a Limited Purpose FSA.

4) How much am I able to contribute in 2023 to the Health Care FSA or the Limited Purpose FSA?

The 2023 IRS limit is \$2,850. The minimum contribution is \$100.

5) When will I be able to access the funds within the Health Care FSA or Limited Purpose FSA?

The full amount you elected will become available to on Jan. 1.

6) Do Health Care FSA or Limited Purpose FSA dollars rollover year to year?

You will lose any contributions left in your account after March 31, 2023, or 90 days from the date you lose eligibility for the benefit if earlier. However, you may carry over up to \$570 of your 2022 balance into the following 2023 benefit year, should you elect an FSA in 2023 (minimum election of \$100).

7) Do Dependent Care FSA dollars rollover year to year?

You will lose any contributions left in your account after March 31, 2023, or 90 days from the date you lose eligibility for the benefit if earlier.

8) How much am I able to contribute to my Dependent Care FSA?

The 2023 IRS limit is \$5,000.

9) Will I receive a debit card in the mail?

If you elect a Health Care or Limited Purpose FSA, you will receive one Visa debit card to use when paying for eligible expenses. Additional cards may be ordered online or by calling Optum Financial 24/7 at 1-844-400-5723 upon the accountholder's request, for spouses and dependents also enrolled in the plan.

F. Supplemental Life Insurance

1) How much life insurance can I elect for myself, spouse or child without submitting evidence of insurability (EOI)?

Access the Life Insurance article on *HRConnect* and then select Life Insurance Summary Plan Description under the Additional Resources section. First, go directly to page 2 and 3 to find your designated class. Lastly, go to page 8 and review the Annual Open Enrollment section to review the amount of coverage you may increase by without submitting EOI.

2) What is evidence of insurability?

Proof of good health, evidence of insurability (EOI), is an application process in which you provide information on the condition of your health or your spouse's health to get approved for additional life insurance coverage you elected.

3) If my coverage requires EOI, how do I submit my EOI form?

Securian Financial, Allina Health's life insurance carrier, will email you directly in coming months and instruct you on how to submit EOI form(s). You do not submit EOI to Allina Health.

4) How much life insurance should I elect?

Use the new Securian Financial [life insurance decision tool](#) to get started. By answering a few simple questions about your family and finances, you can determine the coverage that meets your needs and budget.

5) Who can I cover under my Spouse or Child Life Policy?

- Your legal spouse who is not legally separated from you
- You or your spouse's child, legally adopted or stepchildren who are less than 26 years old. Children over 26 or older are also eligible if they are physically or mentally incapable of self-support, were incapable of self-support prior to age 26 and are financially dependent on you for more than one-half of their support and maintenance.

6) Where can I view the rates for supplemental life insurance?

In Workday, go directly to your inbox and select "Change Open Enrollment" and then select "Let's Get Started." Lastly, click on either the Supplemental Life, Spouse Life or Child Life tiles and determine the rates by selecting various coverage levels. The rate will populate next to "Current Cost Per Paycheck."

7) Do I need to re-enroll my spouse and child in life insurance for 2023?

If you are enrolled in Spouse Life or Child Life in 2022 and want to continue coverage for 2023, you must reelect coverage and add your dependent(s) to the plan, otherwise your coverage will automatically be waived effective Jan. 1, 2023. So be sure to add your dependents to these benefits.

Your 2022 Spouse Life and Child Life coverage amounts will not carry over into Annual Enrollment. To view your 2022 Spouse Life or Child Life elections, go to Workday, click on "Menu" in the upper left hand corner and click on the "Benefits" app. Go to View "Benefit Elections" to view your 2022 elections. Evidence of Insurability (EOI) will not be required to elect the same Spouse Life coverage level you had in 2022 or if you elect to increase coverage by one level. EOI is not required for Child Life.

8) Will I need to provide Evidence of Insurability to elect coverage for a spouse or child that had coverage in 2022?

Evidence of Insurability (EOI) will not be required to elect the same Spouse Life coverage level you had in 2022 or if you elect to increase coverage by one level. EOI is not required for Child Life.

To view your 2022 Spouse Life or Child Life elections, go to Workday and click on “Menu” in the upper left hand corner, click on the “Benefits” app and view your “Benefit Elections.”

G. Voluntary Benefits

1) If I have had Voluntary Benefits before, do I need to reenroll?

Yes, because of vendor changes and plan enhancements, if you have previously been enrolled in any voluntary benefits you will need to reenroll in those benefits or your coverage will be waived. Impacted benefits include:

- Voluntary Life for spouse or child
- Vision
- Identity Theft
- Hospital Indemnity
- Critical Illness
- Accident Insurance
- Legal Plan.

2) When can I buy PTO hours?

Employees can purchase PTO hours during Benefits Enrollment. PTO purchase election is not allowed outside of that period. If an employee becomes newly eligible for PTO purchase (as a new hire or because of a job change) during the year, they must wait until Benefits Enrollment to purchase PTO.

3) Where can I find more information on PTO purchase and how to use purchased PTO?

[Information on Purchase PTO](#) can be found in the [PTO Purchase policy](#) and in the [PTO Purchase FAQ](#) on *HRConnect*.