

FREQUENTLY ASKED QUESTIONS OPEN ENROLLMENT 2011

What is Open Enrollment?

Open Enrollment is the specific period of time each year during which you may enroll eligible dependents not presently covered, change insurance carriers, and enroll in the Medical and/or Dependent Care Flexible Spending Account(s).

When is Open Enrollment?

This year's Open Enrollment period is **October 24 through November 11, 2011.**

If I make changes during Open Enrollment, when are the changes effective?

Changes or new elections made during Open Enrollment will have an effective date of January 1, 2012.

If I don't want to make any changes do I need to do anything?

No. Your current insurance elections will continue.

Yes, if you wish to participate in the Medical and/or Dependent Care Flexible Spending Account(s) for 2012, you must re-enroll each year. The deadline for enrolling in one or both of these accounts is Friday, November 11, 2011.

How do I sign up for my 2011 benefits online?

Log in to Cardinal Direct from any computer that has internet access. You will need your Network ID and password to log in to the system.

I have enrolled for benefits online. Do I need to submit paper forms?

Yes, you will need to complete the appropriate enrollment/change forms if you are making benefits changes. Forms are available on the HR web site at hr@svsu.edu or in the Human Resources office (Wickes 373). **Your benefit plan selections will not be completed until you complete the online enrollment process and HR has received any required documents.**

Where can I get help enrolling online?

HR representatives will be available to assist with the online open enrollment process at Wickes Hall 373; Monday through Friday from 8:00 a.m. – 4:30 p.m. In addition, if you need to meet with an HR representative at time that is convenient for you, call the Benefits

Manager at ext. 7100. If you need assistance with the online enrollment you can call ext. 4108 or 7100 at hr@svsu.edu.

Can I change any benefit elections I have already saved in the online Open Enrollment form?

You can re-enter and change your benefit elections until midnight, November 11, 2011. You will get a new confirmation email each time you change your benefits and submit them to Human Resources.

Are there benefit plan changes for 2011?

Yes, there are several benefit plan changes. Please be sure to go to <http://www.svsu.edu/hr/home/open-enrollment-introduction.html> and click on "Open Enrollment Announcement for all the changes. You can also view the benefit summaries and rates at this site.

What if I don't make changes during Open Enrollment? Can I make changes at a later time?

You can only make changes to your SVSU benefits under two circumstances:

- a. During the annual Open Enrollment Period, or
- b. When you have a "family status change" as defined by the IRS. Some examples of "family status change" are marriage or divorce, birth or adoption of a child, death of a covered dependent, change in spouse's employment.

When is the Benefit Fair?

The Benefits Fair will take place on Tuesday, October 25, 2011. The fair will be held in the Alumni Lounge in Curtiss Hall from 10:00am-3:00pm.

Where can I get more information to help me make decisions for 2011?

- Visit the Open Enrollment 2011 web site
- Attend the Benefits Fair
- Contact Human Resources at ext. 4108

Who do I contact if I want to schedule an individual counseling session with a TIAA-CREF counselor?

Dates and contact information are available at <http://www.svsu.edu/newsevents/>.

When can I begin to make or change voluntary contributions to a tax-deferred annuity plan?

You can begin or make changes any time during the year. Contact Human Resources at ext. 4108 for more information.

What is the deadline for enrolling in the Medical and/or Dependent Care Flexible Spending Account for 2012 ?

Friday, November 11, 2011.

When can I change my beneficiary for my life insurance and TIAA-CREF plans?

You can change your beneficiary at any time during the year. Contact Human Resources at ext. 4108 for more information.

Will I receive a confirmation of my online benefit elections?

Yes, you will receive a written confirmation of your benefit elections within 3 days of completing online enrollment.

If I have questions about my benefits or about the enrollment process, what number should I call?

You should contact Human Resources at hr@svsu.edu or call ext. 7100.