



Memo

To: 49er Shops Benefited Employees
From: Human Resources Department
Date: September 26, 2022
Subject: 2023 Open Enrollment and FAQ's

Open Enrollment is your opportunity to review and make changes to your medical, dental, and vision plans. During Open Enrollment you may add, delete, or change plans, as well as add or remove dependents from your coverage. To help navigate through Open Enrollment, we have included several frequently asked questions for your review.

This Memo as well as all documents referenced are available on our [Open Enrollment Webpage](#), or by contacting the Human Resources Office at (562) 985-7953.

Frequently Asked Questions (FAQs):

1. When is Open Enrollment?

The Open Enrollment period will be held from Monday, October 10th through Friday, October 21st. The deadline to submit changes to Human Resources is Friday, October 21st by 4:00 pm. Elections made during Open Enrollment will become effective January 1, 2023.

2. What's new this year?

- Cost of coverage for Kaiser, Anthem, and VSP have increased. Delta Dental will remain the same.
- Eyeglass frame allowance frequency is now every 12 months. Eyeglass frame allowance frequency was previously every 24 months.
- The Flexible Spending Account (FSA) annual plan limit for reimbursement of health-related expenses is \$2,850 for 2023.

Employer Contributions will remain the same.

The Forty-Niner Shops will contribute the following amounts toward your monthly premiums:

Employee Status	Monthly Contributions
Employee Only	\$662.62
Employee + One	\$1,381.46
Employee + Family	\$1,976.89



Increases to Kaiser HMO Insurance

Kaiser rates have increased by 9.7% for 2023. Please see below for rate changes.

Medical	2022 Kaiser HMO	2023 Kaiser HMO
Employee Only	\$556.00	\$610.00
Employee + One	\$1,152.00	\$1,264.00
Employee + Family	\$1,639.00	\$1,798.00

Increases to Anthem Insurance

Anthem rates have increased by 9.7% for 2023. Please see below for rate changes.

Medical	2022 Anthem HMO Select	2023 Anthem HMO Select	2022 Anthem HMO CA Care	2023 Anthem HMO CA Care	2022 Anthem PPO	2023 Anthem PPO
Employee Only	\$574.00	\$630.00	\$631.00	\$692.00	\$788.00	\$864.00
Employee + One	\$1,148.00	\$1,259.00	\$1,262.00	\$1,384.00	\$1,578.00	\$1,731.00
Employee + Family	\$1,625.00	\$1,783.00	\$1,787.00	\$1,960.00	\$2,232.00	\$2,449.00

Increases to VSP Insurance

Vision rates have increased by 8.79% for 2023. Please see below for rate changes.

VSP	2022	2023
Employee Only	\$9.10	\$9.90
Employee + One	\$12.80	\$13.90
Employee + Family	\$22.10	\$24.10

3. Is there an Open Enrollment website?

Visit our [Open Enrollment Webpage](#) to review plan options, summaries, and premiums. All changes must be made in the Self-Service Enrollment Portal by Friday, October 21st. All applicable enrollment forms and documentation must be turned in to Human Resources by Friday, October 21st at 4:00 pm. The Human Resources team is available in assisting you in accessing these online resources.



4. What Health Plan Options are available?

The Shops offers the plan benefits listed below. Please visit the Forty-Niner Shops open enrollment site for plan details, summaries, and rates.

Medical	Dental	Vision
Kaiser HMO	Delta Dental HMO	VSP
Anthem Blue Cross HMO Select	Delta Dental PPO	
Anthem Blue Cross HMO CA. Care		
Anthem Blue Cross PPO		

5. What additional plan options do you offer?

Voluntary Life, Accidental Death & Dismemberment Plan

The Shops offers a Voluntary Life and Accidental Death and Dismemberment Plan (AD&D), which will allow you to purchase additional Life and/or AD&D coverage for you and your family. These voluntary plans are offered through The Hartford and provide peace of mind that your family will be taken care of should something unexpected happen. This is a voluntary plan and requires re-enrollment each year to participate. Participation in this voluntary program may require additional approval from The Hartford. Please visit our open enrollment site for plan details, summaries, and rates.

Flexible Spending Account (FSA) Plan

The FSA is a voluntary plan where you elect to have automatic deductions taken from your paycheck and put into a Flex Plan so that you do not pay taxes on that amount. The money that you elect to deduct can either be used to reimburse you for medical expenses and/or for childcare expenses that you incur during the year, depending on the deduction amounts for each plan in which you enroll. This is a voluntary plan and requires re-enroll each year to participate.

- **For medical expenses:** You can get reimbursed for medical co-payments, prescriptions (excluding over-the-counter medications), glasses and dental procedures. The maximum deduction amount for 2023 is \$2,850.
- **For dependent care expenses:** You can also get reimbursed for childcare expenses. Based on your annual childcare expenses, you can estimate the amount that you will need, and we can deduct that amount from your paycheck. You would then be reimbursed for your childcare expenses once you have submitted proof of payment or receipts. The maximum deduction amount for 2023 is \$5,000.

6. What if I want to make changes?

If you would like to make changes to medical plan carriers, or would like to add/remove dependents, please make the change through the Self-Service Enrollment Portal, then turn any applicable enrollment forms or documentation in to the Forty Niner Shops Human Resources Office. All forms **must** be submitted to Human Resources by Friday, October 21st at 4:00 pm.



Employees will self-enroll in their benefit selections through <https://benxcel.net/>. For your convenience, we have instructions to guide you through the self-service enrollment process. Instructions can be found online on our [Open Enrollment Webpage](#).

If you are changing providers, please note you will still have to complete the new providers enrollment form, even if you've made your election in the Self-Service Enrollment Portal. If you are adding a dependent, additional documentation may be required. Please contact the Forty Niner Shops Human Resources Office at (562) 985-7953 or at FortyNinerShopsHR@csulb.edu if you have any questions.

7. What if I don't want to make any changes?

If you are satisfied with your health coverage and do not want to make any changes, your 2022 elections will roll into 2023, at the new plan rates. Please note FSA's require re-enrollment every year.

8. What if I already have coverage outside The Shops?

The Shops offers a **Benefits Waiver Program**. If you have medical coverage outside of the Shops, the Shops pays you cash in lieu of health insurance coverage. You must provide proof of verifiable coverage to participate each plan year. Please note that the employer contributions are for the Forty-Niner Shops sponsored health plans, and do not apply to health plans outside of the organization.

9. Who do I return my Open Enrollment form(s) to?

There are three easy ways to turn in your forms:

- 1) Email: fortyninershopsHR@csulb.edu
- 2) Fax: (562) 985-7799 Attn: Benefits – Open Enrollment
- 3) Drop off at the Human Resources Office Monday through Friday from 9:00AM to 4:00PM– or place your forms in the after-hours inbox to the right of the HR Office door at any time.
 - Make sure all your forms are fully completed and have all the required signatures. This will help process your forms without delay
 - **Remember: forms are due Friday, October 21st by 4:00PM**

10. What if my benefit selections cost is less than the employer contribution?

You are not able to keep any remaining employer contribution funds that are not used.

All the information reviewed in this memo, as well as, all documents referenced are available on our [Open Enrollment Webpage](#) or by contacting the Human Resources Office at (562) 985-7953.