OPEN ENROLLMENT CHECKLIST

☐ FSA and DCAP
If you are currently using a Flexible Spending Arrangement (FSA) or Dependent Care Assistance Program (DCAP) account, and you wish to continue using this benefit for 2020, you must re-enroll during the Open Enrollment period.

The maximum annual election for 2020 is increasing to $2,700, with the minimum election remaining at $240. The election limits for DCAP will not change in 2020.

☐ Spousal Surcharge
If you carry a spouse on your plan, you may need to re-attest to the spousal surcharge during Open Enrollment. If you are someone who needs to re-attest, you will receive communications directly from the Health Care Authority. Failure to attest during the month of November will result in a $50 monthly surcharge being added to your premiums for the 2020 plan year.

☐ CDHP with HSA
If you are in a CDHP paired with a Health Savings Account (HSA), and you will be turning 65 in the coming year, you may no longer be eligible for a high deductible plan. Please contact your tax advisor before re-enrolling in a CDHP for 2020.

The contribution limits for 2020 are $3,550 for individuals and $7,100 for families. Those ages 55 and over are eligible to contribute an additional $1000 over the posted annual limits for HSA.

☐ Premium Changes
Check to see if your monthly premium rates are changing. If the amount you pay month to month is a priority, and your plan rates will be increasing, you may want to consider a less expensive option.

☐ Plan Changes
Plan changes were minimal this year, and were primarily limited to changes to coverage by county. Be sure to check the updated County Coverage list to make sure your plan is still available in your county of residence. Double check that you are still covered for the same services you utilized in the past year.

☐ Health Care Needs
Have you or your family’s health care needs changed over the last year? If so, it may be time to consider a plan with a different balance of benefits. This is also the one time each year you can enroll or waive dependents without proof of coverage/loss of coverage.

☐ Carrier and Network
If you are considering a different plan for 2020, check to see if your current doctors and providers are contracted with the new plan.

HRS@WSU.EDU | (509) 335-4521