

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 2021, you must re-enroll during the Open Enrollment period.

The maximum annual election for 2021 is increasing to \$2,750, with the minimum election remaining at \$240. The election limits for DCAP will not change in 2021.
- ☐ **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 2021 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 2021.

The contribution limits for 2021 are \$3,600 for individuals and \$7,200 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**

Uniform Medical Plan is adding a new medical plan, UMP Select, which has similar coverage to UMP Classic but different cost structure. UMP is changing vision coverage to VSP providers, and its hardware benefit depending on where you buy from. UMP Plus Puget Sound is expanding its county coverage to include Chelan and Douglas counties. All plans now cover one hearing instrument every 5 years. 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 2021, check to see if your current doctors and providers are contracted with the new plan.