



WASHINGTON STATE UNIVERSITY
Human Resource Services

PLEASE NOTE: This email has been sent to all PEBB benefit-eligible employees of WSU.

Open Enrollment 2022

Open Enrollment begins Monday, November 1, and runs through Tuesday, November 30. This is the one time each year to enroll in or make changes to certain benefits for the upcoming year, including:

- Changing your medical and/or dental plan
- Enrolling in coverage if you have previously waived
- Waiving medical coverage
- Adding or removing family members
- Enrolling or re-enrolling in the Flexible Spending Arrangement (FSA) or Dependent Care Assistance Program (DCAP) for the coming year
- Changing medical premium deductions to pre- or post-tax (IRC Section 125)
- Changing tax status of a domestic partner or dependent (IRC Section 152)

No action is required if you do not want to make changes to your medical/dental coverage for yourself or your dependents, are not required to re-attest to the spousal surcharge questionnaire, do not wish to reduce or decline the automatic 60% LTD benefit, and do not wish to have a FSA/DCAP account for 2022.

All Open Enrollment changes are now made through [Workday](#). Step-by-step instructions will be available at the [Workday Knowledge Base](#) by November 1, and additional help and resources will be posted on the [HRS Open Enrollment website](#) as they become available.

NEED TO KNOW

2021/2022 Monthly Medical Premiums

Plan Name	Employee		Employee & Spouse/Partner		Employee & Child(ren)		Full Family	
	2021	2022	2021	2022	2021	2022	2021	2022
Kaiser Washington								
Kaiser WA Classic	\$189	\$204	\$388	\$418	\$331	\$357	\$530	\$570
Kaiser WA Value	\$112	\$113	\$234	\$236	\$196	\$198	\$318	\$320
Kaiser WA SoundChoice	\$55	\$50	\$120	\$110	\$96	\$88	\$161	\$148
Kaiser WA CDHP	\$26	\$24	\$62	\$58	\$46	\$42	\$82	\$77
Uniform Medical Plan								
UMP Classic	\$105	\$110	\$220	\$230	\$184	\$193	\$299	\$309
UMP Plus	\$72	\$78	\$154	\$166	\$126	\$137	\$208	\$220
UMP Select	\$37	\$39	\$84	\$88	\$65	\$68	\$112	\$116
UMP CDHP	\$25	\$24	\$60	\$58	\$44	\$42	\$79	\$77
Kaiser Northwest								
Kaiser NW Classic	\$159	\$159	\$328	\$328	\$278	\$278	\$447	\$447
Kaiser NW CDHP	\$25	\$26	\$60	\$62	\$44	\$46	\$79	\$81

Medical Benefit Changes - Overview

Medical plan changes are minimal for 2022. A complete summary of all plan changes can be found in the [October 2021 For Your Benefit](#) Newsletter or on the [HRS Open Enrollment website](#).

Flexible Spending Arrangement (FSA) - *Substantial Changes*

- A Limited Purpose FSA option is being added for 2022, which only covers certain vision and dental expenses, and is compatible with HSA/CDHP medical plans.
- The grace period to use unspent funds from the previous year by March 15 is being replaced with a carryover option, whereby up to \$550 in unspent funds may be transferred to the following year's FSA. 2021 FSAs will have the grace period through March 15, 2022 to use unspent funds, and unspent 2022 FSA funds will be carried over into 2023.
- [Learn more about the Limited Purpose FSA.](#)

The annual contribution limit for FSAs is remaining at \$2,750 for the 2022 plan year, however the minimum election is being lowered from \$240 to \$120. You **must enroll during Open Enrollment** for each year you wish to participate in this benefit.

Health Savings Account (HSA)

The contribution limit for the HSA tied to Consumer Directed Health Plans (CDHPs) will be increased to \$3,650 for individuals and \$7,300 for families for 2022, with an additional \$1,000 allowed for those over the age of 55. Overall contribution amounts include employee and employer contributions, as well as the SmartHealth \$125 wellness incentive. Changes to HSA contributions can be made at any time through Workday.

Dependent Care Assistance Program (DCAP)

The American Rescue Plan Act of 2021 temporarily raised DCAP election limits to \$10,500 (\$5,250 married filing separately). In 2022, DCAP election limits are returning to the previous household limit of \$5,000. Like the FSA, you **must enroll during Open Enrollment** for each year that you wish to participate in this benefit.

Long Term Disability (LTD) - *Substantial Changes*

Starting January 2022, major changes will be occurring to the LTD benefit:

- Employees not enrolled in the employee-paid optional LTD insurance will automatically be enrolled in the 60% salary replacement benefit.
- In addition to the 60% LTD benefit, employees will also have a 50% option, or can opt out of employee-paid coverage entirely.
- The maximum monthly benefit will increase to cover the first \$16,667 of pre-tax earnings (previously \$10,000).
- All waiting periods will be changed to a 90-day waiting period (WP).

LTD elections made during Open Enrollment, or the 60% plan auto-enrollment for those who do nothing, will be effective January 1, 2022. LTD coverage can be reduced or declined at any time after Open Enrollment.

PEBB/SEBB Dual Coverage

Dual enrollment between Public Employee Benefit Board (PEBB) and School Employee Benefit Board (SEBB) will no longer be allowed beginning January 1, 2022. Employees who are dual-enrolled in PEBB and SEBB plans, or have dependents who are, will need to adjust their coverage. Specific details regarding these options will be mailed directly to affected employees from PEBB/HCA in November.

Life Insurance Premiums

Life insurance premiums will be increasing slightly January 1, 2022. The new rates can be found on the [HCA Life Insurance](#) page.

Elections Submission- *Substantial Changes*

All changes will be completed through Workday; WSU employees no longer have access to make changes by paper form or through the HCA MyAccount or Navia portals. The Open Enrollment event will arrive in your Workday inbox on November 1, and all changes must be submitted by November 30 at midnight. **If you wish to maintain your current medical and dental coverage, are not enrolling in a FSA/DCAP for 2022, do not wish to reduce or decline the automatic 60% LTD benefit, and are not required to re-attest to the spousal surcharge, no action is needed.**

RESOURCES

Open Enrollment Checklist:

This [checklist](#) will help you keep track of what you may need to address during Open Enrollment, such as enrolling in the FSA/DCAP benefit for 2022, addressing the Spousal Surcharge Attestation, and reviewing if other changes need to occur as well.

Benefits Fair:

The annual HCA Benefits Fair will be held virtually this year. You can [visit the virtual benefits fair](#) by computer, tablet, or smartphone at any time through the end of November to access videos, webinars, downloadable content, and other information to help you choose the right benefits.

Presentations:

HRS Benefit Services, the Health Care Authority, and our different Benefit vendors are holding presentations throughout October and November to help you understand the upcoming changes and benefits available to you. HRS will be providing presentations on Open Enrollment, FSA changes, and LTD changes. Visit the [presentations](#) portion of the HRS OE webpage for the full schedule and meeting details.

Newsletter and Website:

The [October 2021 For Your Benefit Newsletter](#) is the HCA's official announcement for Open Enrollment. It contains all the information you need to know to make your changes for 2022, including contact information should you need help.

Visit the [HRS Open Enrollment website](#) for additional information, links to make changes, and step-by-step instructions and support options. This site will be updated as information and resources become available.

Please review the info sources provided before reaching out with questions. [Contact HRS](#) for assistance.

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