

SKIDMORE 2014 OPEN ENROLLMENT FAQ

Life Insurance	
Supplemental Life	<p>I am presently enrolled in Supplemental Life and am not changing my coverage; do I need to complete an Evidence of Insurability form?</p> <p>No. If you are not making a change in the amount of your coverage, you do not need to complete a form.</p>
	<p>I am presently enrolled in Supplemental Life and I am INCREASING my coverage; do I need to complete an Evidence of Insurability form?</p> <p>You need to complete a form if you are increasing your coverage by more than \$50,000 or more than one level.</p>
Dependent Life	<p>Must I complete a beneficiary form for Dependent Life?</p> <p>No, you are always the beneficiary for anyone covered by Dependent Life.</p>
	<p>I have no children, why am I enrolling for Dependent Life that includes children?</p> <p>The Dependent Life plan is a combined plan for your spouse, your spouse and eligible dependent children or just your eligible dependent children. We do not offer separate plans for just a spouse or just children.</p>
	<p>My wife and I both work for Skidmore College. May we each enroll for Dependent Life and cover our children?</p> <p>No. Only one eligible spouse may cover the eligible children as Insured Dependents.</p>
	<p>My son is 21 and enrolled in college. May I cover him?</p> <p>Yes. Children attending a college or other school on a full-time basis and dependent on you for support are covered until age 23.</p>
	<p>May I cover my stepchild?</p> <p>Written consent of your spouse (the biological parent) is required to insure a stepchild.</p>
Evidence of Insurability (EOI)	<p>When do I need to complete an Evidence of Insurability Form (EOI)?</p> <p>An EOI is required if you increase your Supplemental Life coverage by more than one level (more than a \$50,000 increase), or if you are enrolling your spouse in Dependent Life for the first time.</p>
Enrollment Form	<p>When do I need to complete a Life Insurance Enrollment form?</p> <p>Complete a form if you are enrolling in either Supplemental Life or Dependent Life for the first time</p>
Changing a Beneficiary	<p>What forms do I need to complete if I am changing a beneficiary?</p> <p>Complete the Life Insurance Beneficiary Form available at http://www.skidmore.edu/hr/documents/LifeInsuranceBeneficiaryForm.pdf</p>
Retiree Life Insurance	<p>Will I receive life insurance when I retire from Skidmore?</p> <p>If a benefit eligible employee retires between age 55 and 65, they are provided with \$50,000 group term life insurance. This coverage is provided at no cost and will cease at age 65. The retiree has the option of purchasing this coverage directly from the insurance company within 30 days of their 65 birthday. If they were covered by supplemental life insurance as an active employee, they also have the option of purchasing the supplemental group term life insurance coverage directly from the insurance company at the time of their retirement.</p>

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Flexible Spending Accounts (FSA)	
Healthcare FSA	<p>How do I know what are considered eligible expenses for the Healthcare FSA?</p> <p>A list of eligible expenses is available on Skidmore's Benefits Program Information website http://www.skidmore.edu/hr/documents/FSAEligibleExpensesandWorksheet.pdf</p>
	<p>How do payments from the Healthcare FSA work? I have planned surgery in late January. Will I be paid throughout the year or all at once?</p> <p>Your full planned Healthcare FSA account is available to you once the plan year begins. So, if you plan to put \$1500 in the account throughout 2014, you will be able to start pulling from the account in January - regardless of your actual year-to-date contributions. This is different than the Dependent Care which only allows you to use your year-to-date contributions.</p>
	<p>My spouse has a Healthcare FSA at work too. Can I still contribute the full \$2,500 to the Skidmore Healthcare FSA even if my spouse is contributing at his/her workplace?</p> <p>Yes, you can. There is no household limit on the amount that can be set aside for a Healthcare Flexible Spending Account.</p>
	<p>If I elect to contribute to both a Healthcare FSA and a Dependent Care FSA and I exhaust all of my health care money, can I use my dependent care account to pay for health care expenses?</p> <p>No. The Health Care and Dependent Care FSAs are separate accounts and money cannot be transferred between or among them, nor can claims be reimbursed that are not consistent with the expense eligibility requirement for each account. The Dependent Care FSA is only for dependent care expenses such as adult or child day care or after school care for eligible dependent children or adults.</p>
	<p>I have submitted "Letters of Medical Necessity" for dual-purpose items/services to R&K, our current FSA vendor. Will they transfer to the new provider or will I need to obtain new ones?</p> <p>Benefits Strategies will honor the Letters of Medical Necessity sent to R&K. However you will need to complete the top portion of Benefits Strategies' Physicians' Authorization Form and attach a copy of the R&K form to it. The Benefits Strategies' Physicians' Authorization Form is available at http://www.benstrat.com/participants_fsa.php</p>
Dependent Care FSA	<p>My spouse has an FSA program at work too. Can I still contribute the full \$5,000 to the Dependent Care FSA even if my spouse is contributing at his/her workplace?</p> <p>No. The total that each family can elect for a Dependent Care (Day Care) FSA must not exceed \$5,000 per household (\$2,500 each if married and filing separately) in accordance with IRS rules. Therefore, you must ensure that you and your spouse limit your individual elections to total no more than \$5,000 combined.</p>
	<p>When is my Dependent Care account available to me, and how do I know how much is available?</p> <p>You are able to use your Dependent Care FSA as soon as you have made a contribution to the account. The amount of your Dependent Care FSA account at any given time throughout the year is equal to the amount you have contributed year-to-date less any amount you have used. Benefits Strategies has an online system which allows you to view your account balance and claims processed.</p>

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General FSA	Must I use the debit card to obtain reimbursement? No. You are not required to use the debit card. You have multiple reimbursement methods to choose from - debit card, paper, online and direct deposit.	
	If I didn't use all the money allotted to my FSA during the year, can I get the money refunded to me? No, the IRS specifically prohibits this. Participants who have money left over from the 2013 plan year, have until March 1, 2014 to incur eligible expenses and money remaining in your account after that date will be forfeited. The final date for 2013 reimbursement through R&K is March 31, 2014. For Plan year 2014, if you have any Healthcare FSA money left over at the end of 2014, you will be able to rollover \$500 into 2015. You will have all of 2015 to use the money, provided you are still employed by Skidmore College at the time you incur the expense.	
Medical Plans		
Out-of-Pocket Maximums	What are considered out-of-pocket expenses? Out-of-Pocket (OOP) Maximum is defined as the most a person will pay under the plan for all covered services. Expenses that go toward the Out-of-Pocket Maximum are copays, coinsurance and deductibles you have paid during the year. Prescription drug expenses are not included in the OOP.	
Coverage Levels	I am a single parent and currently have Family coverage. I want to keep my current medical plan, do I need to do anything? Yes. Since you are a single parent with children, you need to enroll in the new coverage level - Employee + Child(ren) in the medical plan you want. Employee + Child(ren) includes a person with one or more children and no spouse or domestic partner.	
Dependent Coverage	My child is eligible for medical coverage through his/her employer, am I able to cover him/her in the Skidmore PPO? You are able to cover your children up to age 26. This includes children that may be married or eligible for health plan coverage through their employer.	
MVP HMO	Does MVP still offer preventive dental care for children? Yes. Children up to age 19 are able to receive 2 cleanings a year, including any preventive x-rays and sealants.	
Participating Providers	Where may I obtain a list of participating providers? For each medical plan you need to go to their website.	
	Skidmore PPO	Access www.bsneny.com and click on Individuals
	MVP HMO	Access www.mvphealthcare.com <ul style="list-style-type: none"> • Click on find a doctor <ul style="list-style-type: none"> • Select HMO as the plan type <ul style="list-style-type: none"> ○ Enter zip code or be more specific with the specialty.
	CDPHP HMO	Access https://findadoc.cdphp.com and select HMO