

2025 Employee Benefits Open Enrollment

November 4 – November 15

Frequently Asked Questions

General Questions

Where can I enroll?

Enrollment is through Employee Central (UKG) <https://employeecentral.scanhealthplan.com/>

Will costs increase?

No. Although healthcare costs continually increase year over year, SCAN has made the decision to absorb the full increase for the 5th consecutive year.

What are the eligibility requirements?

All full-time SCAN employees are eligible to make changes to coverage.

When are the new benefits effective?

Changes go into effect on January 1, 2025.

What is the maximum age to add a child dependent?

Children under the age of 26 can be covered or disabled dependents over age 26.

Do I need to do anything during Open Enrollment?

Depends. If you are enrolled in a flexible spending account in 2024, you MUST re-enroll to participate in 2025. Medical, dental, vision, and HSA elections will roll into the new plan year.

Where do I go for information about our benefits?

Visit the [SCAN Employee Benefits website](#) and the enrollment platform in [Employee Central \(UKG\)](#), which will have more details on plan offerings and rates specific to you.

Will I receive new medical ID cards?

Yes. Because of our updated plan designs, you will receive new cards if you newly enroll or remain in the same plan.

Coverage and plan details

Are there changes to the medical plans?

There are changes to our medical plan designs to ensure quality of coverage while maintaining sustainable costs for the organization. Deductibles, copayments, and annual out-of-pocket maximums will increase slightly.

Do I need to re-enroll in Flexible Spending Accounts for 2025?

Yes. If you wish to participate in any Flexible Spending Account for 2025 you will need to re-enroll. This applies to Health Care, Limited Purpose, and Dependent Care FSAs.

How do I find an in-network Aetna provider?

You can search for your doctor by medical plan at <https://www.aetnaresource.com/m/SCAN>.

My doctor is not coming up in the Aetna website when I search, does that mean they won't accept the new Aetna insurance?

Not necessarily. Most doctors are covered under at least one of the Aetna plans. If they are not in-network for the plan you are interested in, try searching under another plan. Then, decide whether the new plan meets the needs of you and your family.

If I don't make changes during Open Enrollment, can I make changes during the year?

No, unless you experience a qualifying life event and report it in Employee Central (UKG) within 30 days of the event.

FSA and HSA

How much money is allowed to carry over to 2025 in the Health Care or Limited Purpose FSA?

You are eligible to carry over up to \$640 of unused funds into 2025. If you are unable to submit claims incurred by December 31 by March 31, 2025, any unused funds in excess of the maximum carry over amount will be forfeited. Carry over funds are not available until after April 1 of the new plan year and you must be an active employee to access the funds.

Dental and Vision

Will there be a change in our dental and vision plans?

No.

Disability, Life, AD&D, and LOA Administration

Why are we changing vendors?

After 10+ years with The Hartford, it was time to review our contract and see if there are other vendors in this space to provide a better employee experience. Prudential was selected as our new vendor because of their platform, technology, and robust benefit offerings.

Do I need to do anything to enroll with Prudential?

Depends. Your enrollment in Basic Life, Basic AD&D, Basic Short-Term Disability, Basic Long-Term Disability, and Voluntary Life Insurance will carry into 2025. During the 2025 Open Enrollment window, Prudential is allowing employees and spouses to enroll in Voluntary Life Insurance up to the guaranteed issue amount without being subject to evidence of insurability. Consider enrolling in our new Voluntary AD&D Insurance offering as well. Coverage levels much match your elections in Voluntary Life Insurance. Employees must be enrolled in AD&D for their spouse and children to be enrolled.