



2023 Employee Benefits Open Enrollment

October 21st – November 6th

Frequently Asked Questions

Timing & Eligibility

Q When is Open Enrollment this year?

A Open enrollment for 2023 is October 21, 2022 through November 6, 2022.

Q Will costs increase?

A No, they won't 😊. With healthcare insurance costs increasing significantly across the nation, we are very proud to keep employee costs from increasing for the 3rd consecutive year.

Q Why are we switching vendors?

A With inflation and the market changing many insurance companies have increased their premiums. Our current provider could not meet our cost expectations and Aetna was able to provide very comparable plans at a competitive rate.

Q What are the eligibility requirements?

A All full-time, SCAN employees are eligible to participate.

Q When are the new benefits effective?

A 1/1/2023

Q What is the maximum age to add a dependent?

A You can cover eligible dependents through the age of 26 years old or beyond if they are a disabled dependent.

How to enroll & where to find information

Q Do I need to do anything during Open Enrollment?

A Yes. Since we are transitioning to Aetna, you **must** make a new election for your medical coverage.

Q Where do I go to get information about our benefits?

A You can visit the SCAN Employee Benefits website at www.scanemployeebenefits.com

Q Where do I go to enroll?

A Enrollment is done through Employee Central (UKG) <https://ew11.ultipro.com>

Q What if I miss or don't make a new medical election for 2023?

A If you are currently enrolled on a medical plan, you will be automatically enrolled in the Aetna plan that is most comparable to your current plan and a provider will be pre-selected for you by Aetna. If you aren't currently enrolled in medical benefits and you don't sign up during Open Enrollment, you will not receive medical benefits for 2023.

Q Will dependents also get electronic ID cards via the Aetna App?

A Yes, you will be able to download a digital ID card for your dependents.

Coverage and plan details

- Q Do I need to re-enroll in Flexible Spending Accounts for 2023?**

A Yes. Anyone who wishes to participate in the Flexible Spending Accounts for 2023 will need to enroll during Open Enrollment. Your 2022 enrollment will not carry over to 2023.
- Q How do I know if my doctor is covered on the Aetna plan?**

A You can search for your doctor using the “Find my provider” section on the bottom of the 2023 Open Enrollment page of the SCAN Employee Benefits Website at www.scanemployeebenefits.com
- Q My doctor is not coming up in the Aetna website when I search, does that mean they won’t accept the new Aetna insurance?**

A Not necessarily. Most doctors are covered under one of the Aetna plans. If they are not covered on the plan you are searching, try searching one of the other plans to determine which plan your provider is now covered under.
- Q Do I need to tell my doctor that I’ve changed insurance providers?**

A Yes. It’s best to inform your provider your insurance is changing to ensure continuity of care.
- Q When will I get my new benefits card?**

A Aetna cards will be mailed out in December and should arrive prior to 1/1/2023 when they go into effect. Virtual ID cards will be available at Aetna.com and on the Aetna HealthSM app.
- Q Can I make changes to my benefits during the year?**

A If you do not enroll or make changes for benefits during Open Enrollment or when you are initially eligible as a new hire, your next opportunity to make changes to your benefits will be in October of 2023 and your changes would be effective on January 1st of 2024. If you experience a qualified life event during the year, you have 30 days from the date of your life event to make changes to your benefits.
- Q I’m currently going through treatment or have a known medical event coming up. How do I ensure continuity of care with Aetna if I need to select a new provider?**

A If your current provider is not covered and you need to change providers, you can request Transition of Care with Aetna to extend care with your current provider for a period of time. Please reach out to Aetna (number below) to request a Transition of Care form or you can find them under Resources at scanemployeebenefits.com.

HMO Medical Member Services	(800) 445-5299
OAMC PPO/POS Medical Member Services	(877) 204-9186

- Q Will I have to get pre authorizations again for my medications?**

A Yes, your PCP will have to submit pre authorizations to Aetna.
- Q Will there be a new vendor for mailing order prescriptions?**

A Yes, Aetna is the new vendor for mail order prescriptions.

Aetna RX Member Services	(888) 792-3862
Aetna Pharmacy Mail Order	(888) 792-3862 CVS Caremark P.O. Box 94467 Palatine, IL 60094-4467

FSA/HSA

Q How much money is allowed to roll over to 2023 in the FSA?

A You are eligible to roll over up to \$570 in your FSA to the next year, any additional unused funds will be lost if you are unable to submit receipts for eligible expenses, that you have occurred by Dec 31, 2022.

Q Will SCAN continue to contribute to the HSA when on the Aetna POS HSA plan?

A Yes, SCAN will continue to contribute to your HSA account in 2023.

Q Can I use my FSA to pay for a specialist that isn't in the Aetna network in 2023?

A Yes, you can use your funds in your FSA for any eligible out of pocket medical, dental and vision expenses.

Q What happens with any money left in our FSA account?

A The FSA will not be affected by the move to Aetna, the same guidelines will apply for the FSA, you must re-enroll in the FSA for 2023 during open enrollment. Any funds that you have contributed for 2022 must be used by December 31, 2022.

Q Is the FSA vendor still going to be the same company?

A Yes, our FSA vendor, HealthEquity, will remain the same in 2023.

Dental/Vision

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

A No, we will remain with the same dental and vision carriers and the rate will stay the same.