Open Enrollment FAQs
FY 2020-21

THE BASICS

Q: When is open enrollment?
   A: April 14 - May 18 2020 (10:59 pm MDT).

Q: Is this a mandatory open enrollment where I need re-elect my benefits?
   A: Yes, you will need to re-elect your medical, dental, vision and flexible spending plans. If you do not enroll, you will not have coverage as of July 1, 2020.

Q: How do I elect my benefits?
   A: You may enroll by accessing BenefitSolver from your desktop or by using your smartphone's browser (if you are a first-time user or need to reset your password, the company key is soc), download the MyChoice mobile app or contact the BenefitSolver Call Center at 1-888-460-9627. If you do not have access to the mentioned options, please contact Human Resources at MyHR@colostate.edu to discuss alternatives.

Q: What if my address or other demographic information needs to be updated in BenefitSolver?
   A: Your personal information cannot be updated directly in BenefitSolver. Use these instructions to update information in the CSU Employee Self-Service (ESS) system, which will automatically update in BenefitSolver.

BENEFIT PLANS

Q: Are the medical plans changing?
   A: Yes. For the FY2020-21 plan year, Cigna will replace UnitedHealthcare. All plans under Cigna and Kaiser have been restructured to ensure the greatest flexibility for employees – and an additional medical plan option was added under each vendor giving employees a total of six robust plans to choose from. Please review them carefully to choose the plan best for your and your family. Paladina Health remains an option for Cigna members.

Q: What are the premiums for FY2020-21?
   A: While the cost of healthcare has continued to rise across the nation, the State of Colorado is proud to have reduced medical premiums across all plans – even while adding and expanding benefits.

Q: Is the Cigna network the same as UnitedHealthcare’s?
   A: No, but Cigna’s network is very similar. There are a few differences in doctors and hospitals between the two vendors, and in some cases Cigna has a broader network in certain geographic locations. You can see if your doctor is in Cigna’s network through their directory by selecting the ‘Open Access Plus’ network option. If your provider is not currently in-network, you can submit a Doctor Request Form or call 1-888-806-5042 and Cigna will contact your provider to see if they can be brought into the network.

Q: What if I am in the middle of treatment and my healthcare provider is not in Cigna’s network?
   A: You may be eligible for Transition of Care through Cigna. With Transition of Care you can continue to receive services for specified medical conditions with your current out-of-network provider.

Q: Do I need to re-elect my Health Savings Account (HSA) or open a new account with Optum Bank?
   A: If you were previously enrolled in the HSA, you do need to make an election in BenefitSolver, but do not need to open a new account. New HSA participants will open an account through Optum Bank.

Q: Is a vision plan going to be offered?
   A: Yes. A vision plan option was added through EyeMed. Employees enrolled in a medical plan will automatically be enrolled in EyeMed’s base plan, but have the option to elect the Enhanced Vision plan for additional cost.

Q: Where can I find more detailed plan information?
   A: To view detailed plan information visit the State of Colorado Benefits website or utilize the State’s Employee Benefits Guide.
**BenefitSolver**

**Q: HOW DO I RESET MY PASSWORD?**

**A:** Go to [www.benefitsolver.com](http://www.benefitsolver.com), click on 'Forgot your user name or password?' Enter your SSN, Company Key (soc), and Date of Birth. Click 'Continue'. Enter the security phrase answer and click 'Continue' to proceed. Create a new password that contains letters and numbers and be at least 7 characters. Confirm password and Click 'Continue'. If you are have any issues, please contact Human Resources at MyHR@colostate.edu.

**Q: HOW DO I ENROLL IN BENEFITS USING BenefitSolver?**

**A:** Go to [www.benefitsolver.com](http://www.benefitsolver.com), then click 'Start Here' and follow the instructions to select your benefits and designate any covered dependents. Be sure to review your benefits carefully and submit by selecting 'Approve' and 'I Agree' to finalize your elections. You may print a benefits summary for future reference. Click here to watch a brief demo for more detailed instructions.

**Q: CAN I GO BACK IN TO CHANGE MY ELECTIONS IF IT IS STILL WITHIN THE OPEN ENROLLMENT PERIOD?**

**A:** Yes. You may access BenefitSolver as often as you wish throughout the open enrollment period. View either the Benefit Summary or continue through each screen and select 'Approve' and 'I Agree' to finalize your elections each time.

**Q: DO I NEED TO ADD MY DEPENDENTS AGAIN?**

**A:** No. If you have previously covered a dependent, you do not need to re-add them. If you add a new dependent, enter their information in BenefitSolver and submit supporting documentation showing proof of eligibility (e.g. birth certificate, marriage certificate, common law affidavit, etc.). Dependent verification is required before elections are approved and documentation must be received by June 12, 2020.

**Q: CAN I UPLOAD DOCUMENTATION LATER IF I DON’T HAVE IT AT THE TIME OF ENROLLMENT?**

**A:** Yes. You can either log into BenefitSolver and upload them into the Document Center or email them to Human Resources at MyHR@colostate.edu.

**Q: WHAT IS THE DIFFERENCE BETWEEN “CURRENT ELECTIONS” AND “FUTURE ELECTIONS”?**

**A:** Current elections are benefits that are currently in place. Future elections are changes made during Open Enrollment and will be effective July 1, 2020.

**Q: CAN I MAKE CHANGES TO MY BENEFITS AFTER OPEN ENROLLMENT?**

**A:** Following open enrollment, changes to your benefit elections can only be made within 30 days of a mid-year qualifying event. Qualifying life events include, but are not limited to marriage, birth, divorce, loss or gain of other coverage.

**Q: HOW MANY MEDICAL ID CARDS WILL I RECEIVE?**

**A:** Each person covered under the plan will receive their own ID card. After July 1, you can call Cigna at 1-888-806-5042 to request additional cards.

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**Medical Supplement**

**Q: HOW DO I APPLY FOR THE STATE OF COLORADO MEDICAL SUPPLEMENT PROGRAM?**

**A:** Visit [www.colorado.gov/dhr/supplement-program](http://www.colorado.gov/dhr/supplement-program) to apply during the application period. You will need to re-apply, even if you have received the supplement in the past. The enrollment period ends on May 26 at 11:59 pm MDT and you will submit the following supporting documentation to verify dependents and income:

- First two pages of the previous year’s federal tax return
- Tax return for all wage-earning household members

For questions regarding the Medical Supplement or its system (including password reset), contact the State of Colorado Benefits Unit at 1-800-719-3434.

*These frequently asked questions should not be considered as a replacement for the more detailed information set forth in the certificates of coverage or master plan documents of the State of Colorado, available online at [https://stateofcoloradobenefits.com](http://https://stateofcoloradobenefits.com). Great care is taken to assure the accuracy of this information, but in the event of any discrepancies between the information here and other State documents, the official documents will govern.*