

2024 Benefits Open Enrollment FAQ

What is Employee Navigator?

- [Employee Navigator](#) is an online tool for Puget Sound employees to make and review benefits elections, submit benefits changes due to a qualifying life event, and streamline the benefits enrollment experience. It was launched in January 2023.

How do I create an Employee Navigator account?

- You can access [Employee Navigator](#) by visiting www.employeenavigator.com or by signing in to your [My Apps Dashboard](#) and selecting Employee Navigator – HR Benefits Portal.
- Select “Log-In” in the upper corner of the webpage and then “Register as a new user.”
- For the first time that you register, you will be asked to enter the last four digits of your Social Security Number and the Company Identifier, which is **University of Puget Sound**.
- Please note that a unique code will be sent to your Puget Sound email address each time you sign into Employee Navigator as part of the multi-factor authentication process.
- Create a username and password to finalize account creation.
- After signing in, you will see a message indicating that you should complete Open Enrollment.

Who can I contact with questions about account creation or if I experience log-in issues?

- Synergy provides technical support for Employee Navigator. They may be contacted at enrollment@synergyenrollment.com or by phone at 858-282-0660 with availability Monday through Friday 8:00 a.m. to 5:00 p.m. (except on holidays).

Who do I contact if I notice a discrepancy in my Employee Navigator profile?

- Please contact Puget Sound Benefits at benefits@pugetsound.edu for questions about benefits elections, listed dependents, or any other benefits-related items.

What if I do not submit 2024 Open Enrollment election in Employee Navigator?

- Your 2023 benefits elections will carry over for 2024 **and you will not have an FSA account.**
- We strongly encourage you to review your benefits and submit elections in Employee Navigator to ensure your benefits coverage is accurate for the upcoming plan year.

How do I cancel existing coverage or continue waiving coverage for 2024?

- Complete the 2024 Open Enrollment elections process in Employee Navigator and waive coverage on each applicable plan using the “Don’t want this benefit?” selection option.

How do I add or remove a dependent to any of my healthcare plans?

- When completing the Open Enrollment process, you will be prompted by Employee Navigator to add or confirm your dependents.
- When electing benefits, you will then have the option to add, remove, or confirm coverages for qualifying dependents listed in Employee Navigator. Please note you will need to make these elections for each plan you are confirming and/or making changes to (i.e. medical, dental, vision, etc.).

How do I know that I have successfully completed my enrollment in Employee Navigator?

- If there is any incomplete information that is required, Employee Navigator will highlight this and prompt you to complete it before you submit your benefits elections.
- Prior to submitting your final elections, Employee Navigator will ask for your online signature. You will then receive a confirmation within Employee Navigator.
- As a best practice, HR recommends that you print this page and save it for your records.

Flexible Spending Account Reminders

Will FSA healthcare and dependent care contributions carryover into the 2024 plan year if I do not submit an annual contribution election during open enrollment?

- No, all FSA contributions will be reverted to \$0.00 for 2024 if you do not submit an annual contribution amount during open enrollment.

What are FSA contribution limits for healthcare and dependent care accounts?

- Based on 2023 IRS limits, the maximum amount you can contribute to your healthcare FSA is \$3,050. The IRS has not released 2024's limit; however, you will be able to elect up to the new maximum once that amount is available.
- FSA Dependent Care: \$5,000 per calendar year or \$2,500 if married and filing separately.

If I have a 2023 balance on my FSA healthcare or dependent care accounts, what is the maximum balance I can carryover to 2024 based on IRS guidelines?

- FSA Healthcare:
 - 2023 to 2024: The maximum carryover is \$610.
 - 2024 to 2025: The IRS has not released this amount yet; however, you will be able to carry-over up to the IRS maximum.
- FSA Dependent Care:
 - You are not eligible to carryover any remaining balance into the following calendar year for an FSA dependent care account.
 - Please contact WEX, our FSA account administrator for details regarding your account balance.

Life and AD&D Coverage Reminders

- The University offers all benefits-eligible employees \$25,000 in Life and AD&D coverages at no cost to you.
- Please update your beneficiaries for all life and AD&D coverages that you have through the university. This is a requirement to submit your benefits elections in Employee Navigator.

Voluntary Life Employee Coverage:

- You may increase voluntary life benefit amounts for yourself by \$10,000 without providing evidence of insurability (EOI) if you haven't previously been denied coverage.
- When will I need to provide EOI to be approved for coverage?
 - If you increase your total voluntary life benefit by more than \$10,000
 - If your total election amount exceeds the guaranteed issue amount (\$180,000)
 - Please see 2024 Benefits Guide for more details

Voluntary Life Spousal or Domestic Partner Coverage:

- You may increase your spousal or domestic partner voluntary life benefit coverage by \$5,000 without providing evidence of insurability (EOI) if you haven't previously been denied coverage.
- When will I need to provide EOI to be approved for coverage?
 - If you increase your total voluntary life benefit by more than \$5,000
 - Your total election amount exceeds the guaranteed issue amount (\$50,000)
 - Please see the 2024 Benefits Guide for more details

Voluntary AD&D Coverages

- Voluntary AD&D coverage is not subject to evidence of insurability.
- Please see the 2024 Benefits Guide for more details.

Additional Voluntary Insurance Benefits

- Voluntary accident and critical illness coverages are also available
- Please see the 2024 Benefits Guide for more details.