

2022 Open Enrollment for the 2023 Plan Year

The open enrollment period is a time when you have the opportunity to make your benefits election changes for the 2023 plan year. You can make changes at any time during the Open Enrollment period. Your last election will be captured and used as your coverage for the 2023 plan year.

Open Enrollment Period

Start on Monday, November 14th, 2022

End on Monday, November 28th, 2022

Before starting your Open Enrollment election we have put together a checklist of factors for you and your family to consider. By reviewing your current plans and assessing your needs for the 2023 plan year you will be better prepared to select the right coverage for you and your family.

Before Open Enrollment

Check Box	Action
<input type="checkbox"/> Review your current benefits	Even if you do not anticipate making changes still take the time to review your benefits.
<input type="checkbox"/> Check your current in-network provider	Check to see if your current doctors are still in the network. This includes medical, dental, and vision plans.
<input type="checkbox"/> Review dependents and beneficiaries	Review your dependents/beneficiaries and make changes as needed.
<input type="checkbox"/> Review All Medical plan options	Review the CORE, PLUS, EPO, and HDHP Plans as premiums and plan design may have changed. This will help you recognize a better deal that still fits your family coverage needs.
<input type="checkbox"/> PPO Core Plan	Check the new rates for co-payments, deductibles, and coinsurance.
<input type="checkbox"/> PPO Plus Plan	Check the new rates for co-payments, deductibles, and coinsurance.
<input type="checkbox"/> EPO Plan	Check the new rates for co-payments, deductibles, and coinsurance.
<input type="checkbox"/> HDHP Plan	Opportunity to look at the High Deductible Plan and Health Savings Account to see if this year the HDHP plan is right for you.
<input type="checkbox"/> Dental Plan	Check the new rates for co-payments, deductibles, and coinsurance.
<input type="checkbox"/> VSP Vision Plan	Check the new rates for co-payments, deductibles, and coinsurance.
<input type="checkbox"/> Flexible Spending Account (FSA)	If you are currently enrolled in the FSA account make sure to re-enrolled .
<input type="checkbox"/> Health Care FSA Balance (HCARE)	If you are currently enrolled in the HCARE FSA account and would like to continue

<input type="checkbox"/>		the benefit in 2023 make sure to re-enroll for next year. Also, make sure you used up any available balance before it expires.
<input type="checkbox"/>	Dependent Care FSA Balance (DCARE)	If you are currently enrolled in the DCARE FSA account and would like to continue the benefit in 2023 make sure to re-enroll for next year. Also, make sure you used up any available balance before it expires.

Review other Benefit plans that you can be enrolled in/changed at any time

Check Box		Action
<input type="checkbox"/>	Retirement Contribution	Consider increasing it for the 2023 plan year. Leverage the power of compounding. For Exempt/Salaried employees who contribute a fixed dollar amount make sure that your contributions are within the 5% eligible limit to receive the employer match.
<input type="checkbox"/>	Confirm your Employer Match Eligibility	
<input type="checkbox"/>	Optional Term Life Insurance (OTL)	This year may be the right time for you to enroll or increase your coverage. If you are currently enrolled in the Optional Term Life Insurance Plan consider adding your dependent spouse to the coverage plan.
<input type="checkbox"/>	Spousal Optional Term Life Insurance	
<input type="checkbox"/>	Supplemental Health Insurance	New Offering: Accidental Injury and Hospital Care Insurance

Maximizing the Stevens Benefits Offerings Below are services that are part of your benefits package.

<input type="checkbox"/>	CIGNA Healthy Award Program	Do you have HCARE FSA or HSA account? Get rewarded for the healthy action you take. Log onto the " myCigna " portal and check out the Wellness programs.
<input type="checkbox"/>	TIAA Fiancial Advisor	Independent Financial Advisor
<input type="checkbox"/>	CAPTRUST Financial Advisor	Independent Financial Advisor
<input type="checkbox"/>	Employee Assistant Program (EAP)	Provided by New York Life Join "plumbenefits" to enjoy amazing employee discounts and savings on entertainment and travel.
<input type="checkbox"/>	Plum Benefits	