



OPEN ENROLLMENT 2025 QUESTIONS & ANSWERS

Q: Can I make changes to my dental coverage during open enrollment?

A: Changes to existing dental coverage can be made during open enrollment only in odd-numbered years. The next opportunity for subscribers to make a change will be October 2025 or within 31 days of a special eligibility situation.

Q: How do I upload documents for one of my children who is not currently covered? I'm trying to add my child to health insurance.

A: Some coverage changes, including enrolling a dependent who is not currently covered under any benefit, require supporting documentation. Subscribers can upload documents through My Benefits. PEBA must receive the documents by December 2, 2024, to approve the changes. If you are experiencing complications with uploading your documents, please reach out to your benefits specialist and they will be more than happy to upload the documents on your behalf.

Q: If I want to add SLTD, would medical evidence be required?

A: Active employees may apply for SLTD or change their SLTD benefit waiting period for existing coverage without medical evidence.

Q: I'm having trouble logging in to My Benefits so that I can make changes. What should I do?

A: Please reach out to your assigned benefits specialist, who will be happy to assist you!

Q: Who is my assigned benefits specialist?

A: Please see the below benefits department alpha split which goes by the first letter of your last name.

Adrian Stewart (A,T-Z) stead@musc.edu Lisa Beattie or LaDeidra Berry (Interim) (B,D,G) Beattie@musc.edu Berr@musc.edu Brooke McNeal (C,E,F) mcnealbr@musc.edu Haven Xu (H - L) mhx@musc.edu Pakeena Pinckney (M-P) pincknep@musc.edu Sharon Williams (Q-S) wilsharo@musc.edu

Q: How long does open enrollment last and when can I expect my changes to go into effect?

A: Open enrollment is October 1-31, 2024. During open enrollment, eligible subscribers may change their coverage for the upcoming year. Any changes they make during open enrollment take effect January 1, 2025.

Q: I already submitted my changes but wanted to add something else. I can't seem to edit my open enrollment. What do I do?

A: No worries! Please reach out to your benefits specialist, who will provide you with a paper notice of election form so that you are able to make changes and have them submitted to PEBA.

Q: How do I enroll or increase optional life or dependent life spouse coverage?

A: If an active employee wants to enroll in or increase Optional Life or Dependent Life-Spouse coverage, you must complete a paper Notice of election form for plan year 2025, sign it and return it to your benefits specialist by October 31, 2024. You must also complete the online *Statement of Health* that you will receive in an email from MetLife. If MetLife approves your coverage, the benefits specialist will submit the NOE and MetLife approval report to PEBA.