

ONLINE Benefits Open Enrollment November 1 - November 15, 2023

Open Enrollment, for a January 1, 2024 effective date, begins Nov. 1 for the following benefits:

- [Healthcare](#)
- [Dental](#)
- [Vision](#)
- [Aflac Supplemental Insurance Plans](#)
- Flexible Spending – Pre-Tax [Healthcare](#) and [Dependent Care](#)
- [Health Savings Accounts](#)

[2024 Benefits
Enrollment Guide](#)


Now is the time of year to enroll in, change or cancel coverages. All employees, working 30+hours/week, must enroll ONLINE through [MySalve](#) even if you do not want any changes. Online enrollment instructions are [HERE](#); please note that the MySalve Benefit Enrollment Link will not be active until Nov. 1. Benefit-eligible employees working 20 – 29 hours/week may complete paper enrollment/change forms. Please remember that medical and/or dependent flexible spending account elections must be made each year, as they do not “roll-over”.

All enrollments and changes must be completed by Nov. 15, 2023.

2024 PLAN ENHANCEMENTS, HIGHLIGHTS AND REMINDERS

If you click on the underlined “sub-headings” below, it will bring you to additional information in the Campus HR portal.

Healthcare:

- As of January 1, 2024, the University’s health insurance will be through 
- Employees continue to have the option to choose coverage from one of three plans: High Deductible Plan, PPO 250 Plan, PPO 500 Plan ([comparison attached](#))
- To see the list of participating doctors, go to <https://www.harvardpilgrim.org/public/select-a-plan>
Under Standard Plans, click on **Ocean State Access America**
- For assistance finding a participating Harvard Pilgrim doctor or if you have questions on benefit coverage or claims, call Harvard Pilgrim’s “MyConnect” at **866-623-0184**.
- The IRS has raised the deductible on the High Deductible Plan for 2024.
- The PPO 250 and PPO 500 plans now have a different office visit copay for Specialists.
- Unsure what healthcare plan to enroll in? Go to www.myhyke.com/salve2024, answer a few questions and receive a report showing which benefits will help you stay protected. *(Please note that the myhyke site will not be available until 11/1/2023.)*

Health Savings Account:

- Employees enrolled in the High Deductible Health Plan are encouraged to open a Health Savings Account (HSA). Some of the advantages of an HSA include:
 - Funds are deposited into the account on a pre-tax basis.
 - Funds rollover and accumulate year to year if they are not spent.
 - There are many qualified medical expenses the funds can be used for.
 - Funds in your account can be invested and earn compound gains tax free.
 - You own the account, so the money is yours even if you leave employment.

- For 2024, the University will once again contribute to the account for eligible employees (\$500 to an individual HSA and \$1,000 for individual-plus-one and family HSAs – half the money is funded in January; half in July).
- Voya/Benefit Strategies requires a paper enrollment form from individuals opening a new account.

Dental:

- Employees continue to have the option to choose between two plans: “Base” or “Enhanced”
- The Enhanced plan provides some extra coverage including orthodontia coverage for dependents up to age 19.

Vision:

- Coverage through DeltaVision continues for 2024.

Flexible Spending Accounts:

- Employees interested in either the [medical](#) and/or [dependent accounts](#), **must re-enroll in the plan each year** – elections do not “roll over.”
- Current employees with a Flexible Spending Account are reminded to use their funds by December 31, 2023.
- The minimum medical account 2024 contribution is \$260 and the maximum medical account contribution has not yet been released by the IRS. It is expected to increase slightly from the current \$3,050 limit. The maximum dependent care contribution remains at \$5,000 (unless you are married and filing separately then the maximum is \$2,500).

Aflac:

- Plans include Accident, Cancer and Hospital Protection with a Rider available.
- For additional information or to enroll, please schedule an appointment with our Aflac representative, Mark Tagliaferri, at m_tagliaferri@us.aflac.com or 401-465-0274.

Employee Payroll Contributions:

- There will be small increases to the employee, biweekly PPO 250 and PPO 500 healthcare contributions for 2024.
- Employee, biweekly contributions for the High Deductible Plan and dental and vision plans will remain unchanged for 2024.
- Employee biweekly rates are listed on page 13 of the attached [Benefits Enrollment Guide](#).

If you need help enrolling online, HR Staff will be available:

- at the Employee Benefits & Wellness Fair in Ochre Court on Wed., Nov. 1 from 11 am – 2 pm,
- in the Office of Human Resources in Stonor Hall between Nov. 2 – 15 (8:30 am – 4:30 pm).

If you have benefit questions or need assistance enrolling online, please contact either Claudia Cavallaro (ext. 2332 / cavallac@salve.edu) or Caitlin McNulty (ext. 2165 / Caitlin.mcnulty@salve.edu) in the Office of Human Resources.