

Q&A: U.S. Annual Enrollment 2023



Updated 16 November, 2022

- Reminders and Tips From the Experts
- Medical
- Prescription Drugs
- Fertility and Family Planning
- Dental
- Vision
- Wellness: Health and Financial
- Health Savings Account (HSA)
- Flexible Spending Accounts (FSAs)
- Life and AD&D Insurance
- Disability Plans
- More Protection for You and Your Family

Updated 16 November, 2022

Reminders and Tips From the Experts

1. Now that enrollment is over, what do I need to do?

The most important thing to do now is review your coverage and elections and ensure they are correct. There is only a short time frame for corrections to be submitted. After Thursday December 15 we won't be able to make changes unless you experience a qualifying event.

2. How can I see coverage for next year? What if it's wrong?

If you didn't save the confirmation statement after you submitted your annual enrollment, navigate to Workday, select the Benefits app, and then click on [Benefit Elections as of Date](#). Change the date to 01/01/2023 and you're there. *Note: please do not click on "change benefits" for the purposes of correcting Annual Enrollment.* Once you have identified your requested changes or corrections, please submit a [People Guide Request](#) and provide the details to our team for assistance.

3. Did you change medical options? Are you covering your family?

When you review your coverage for next year, also verify the dependents you have enrolled for each plan. If you need to correct any dependent coverage, please submit a [People Guide Request](#) and provide the details to our team for assistance.

4. When does my new coverage start?

Annual Enrollment coverage updates, including new plans and dependents, will be transmitted for processing to the benefit carriers in early December, and your new elections and coverage will be effective starting January 1, 2023. Cigna members will receive new cards that include CVS information for prescription drugs. Get more information about health plan ID cards [here](#).

5. What's changing for next year?

We're excited to share that there are a number of great enhancements for our Workmates and their families, and the cost is staying the same (or going down). Please review the detailed changes described on [WorkdayBenefits.com](#) for more information.

6. What's not changing?

Workday will continue to cover the majority of the cost of health plan coverage for our Workmates and their families. Basic life, AD&D, short- and long-term disability, family planning assistance, and more are automatically included (and paid for by Workday) for all eligible U.S. Workmates.

Did you know that there's a whole list of other programs available to you that don't require enrollment each year? Check out [Northstar](#), [More to Love](#) and [The Fun Stuff](#).

Updated 16 November, 2022

7. Where do I go for more information?

- [WorkdayBenefits.com](https://workdaybenefits.com) is your starting point. You'll find key information about all our plans, including changes for next year, plan summaries, and more.
- Did you miss the webinars? Replays are available [here](#).
- Have a question you can't find the answer to? If you have a Workday-specific question not addressed online or in these FAQs, open a [People Guide request](#). Someone from our team will get back to you personally.

8. What will my coverage be if I didn't enroll by the deadline?

In many cases, you'll keep the same coverage you had for 2022, but there are some exceptions. Plus, you'll miss out on your once-a-year chance to make sure you have the right coverage for the following year, unless you have a [qualifying event](#). Review the instructions in [#2 above](#) and immediately submit a People Guide Request if you need to request a correction or change.

- If you live in Colorado, Georgia, or Hawaii, you'll miss the opportunity to enroll in the newly expanded Kaiser plans in 2023.
- Any Flexible Spending Account (FSA) coverage you currently have will be waived for 2023.
- You'll miss out on the chance to increase your life insurance without evidence of insurability.

9. What happens if I have a qualifying life event or address change during Annual Enrollment?

Marriages, babies, and other life changes happen when they happen, whether it's Annual Enrollment or not! If this is your situation, focus first on completing and submitting your [qualifying event](#). Benefit plans rely on effective dates, so you'll need to process your 2022 change **first**, since those coverage changes will go into effect before your Annual Enrollment elections do.

- If you've moved and your new address changes any of the benefits available to you, you'll see a related qualifying event automatically appear in your Workday inbox for action.
- For all other types of qualifying events, submit the **Change Benefits** task in Workday to get started.
- After you've completed your 2022 changes, you'll see the Annual Enrollment event reappear in your Workday inbox, and you'll need to complete it again (if you had already submitted it), so that the changes carry forward to your 2023 coverage as well. You'll have two weeks from the day that event launches to your Workday inbox to submit your Annual Enrollment event with the updated elections.

10. I joined Workday in 2022. Do I have to enroll again?

Yes. Going forward, you'll only need to do this once a year (or when you have a [qualifying event](#)), but the elections you made as a new hire earlier in the year only cover you through the end of 2022. Since there are changes for next year, you'll want to take the same opportunity that other Workmates have to review your coverage during Annual Enrollment and verify that you (and your qualified dependents) are enrolled in the plans you want, or make and submit any changes to your elections for 2023.

Updated 16 November, 2022

11. What if I was on a leave of absence during Annual Enrollment?

During a leave, you can still access Workday using your normal credentials, just as if you were actively at work. Keep in mind that certain increases like life insurance may not go into effect if you're still on a leave as of January 1, but they will apply as soon as you return to work. To view your 2023 elections, navigate to Workday, select the Benefits app, and then click on [Benefit Elections as of Date](#). Change the date to 01/01/2023 and you're there. *Note: please do not click on "change benefits" for the purposes of correcting Annual Enrollment.* Once you have identified any changes or corrections, please submit a [People Guide Request](#) and provide the details to our team for assistance. *Tip: If you are having trouble accessing Okta or Workday, please contact Business Technology at 877-951-9348.*

12. Where is my 401(k) enrollment shown?

You can review and request changes to your 401(k) contributions and investment options at any time, no Annual Enrollment required! Head over to [Fidelity](#) to check up on your retirement plans and savings. There are no planned changes to the Workday 401(k) match for 2023. Don't forget [Northstar](#) can help with 401(k), too!

Updated 16 November, 2022

Medical: Cigna (more plan information [here](#))

13. What's changing on the Cigna Smart and Core Plans?

Workmates enrolled in a Cigna plan will have a new prescription drug administrator. Starting January 1, 2023, we are transitioning from Cigna/Express Scripts to CVS Caremark for prescription drug administration. Going forward, Workmates will continue to use Cigna for medical coverage, but their prescription drugs will transfer to CVS Caremark.

In addition, the benefit limits on hearing aids, chiropractic care, and acupuncture are being removed in 2023. As a reminder, we've also introduced a new weight-management program called [Calibrate](#) for Cigna plan members.

Looking for a more detailed deep dive? Sign up for a [Cigna 1:1](#), read the [plan summaries](#), and review the [medical plan comparison chart](#).

14. Can I talk to someone about the Cigna plan options in more detail?

You bet. Call the Cigna Pre-Enrollment Line at 888-806-5042, and tell them you're with Workday. Cigna's trained team can help you understand coverage, costs, providers, and any what-ifs that are on your mind.

Updated 16 November, 2022

Prescription Drugs Benefits for Cigna Plan Members: CVS Caremark (more plan information [here](#))

15. Why are we changing from Cigna to CVS Caremark?

CVS Caremark offers the features and benefits listed below. In addition, your medications will continue to be covered, and your copays aren't increasing.

- Robust app to check and access your benefits on the go
- Multilingual support through the 24/7 CVS Customer Care line assistance: 866-809-6695
- Access to 68,000 pharmacies across the nation
- Get a 90 day supply for most drugs at a CVS pharmacy, or through mail order

16. Will I have to change my current medications or pharmacy?

Great question! We anticipate little to no disruption to the current prescription drug formulary or the pharmacy network on January 1, 2023. However, it's always a good idea to check. So, once you create an account at [Caremark.com](#), be sure to double-check the CVS Caremark formulary and network pharmacies. Need more help? Contact CVS Caremark at 866-809-6695 with any questions. Just tell them you're with Workday.

17. What does the change from Cigna to CVS Caremark involve?

Starting January 1, 2023, CVS Caremark will provide prescription drug benefits for all Cigna plan members. Cigna won't be involved with your prescription drugs anymore. But don't worry! In most cases, you can keep going to your favorite local pharmacy (even if it's not a CVS location). Also, your copays aren't increasing. Expect some helpful mailers from CVS Caremark in November and December 2022 to ensure a smooth transition.

18. Who can I talk to about my prescriptions moving to CVS Caremark?

Starting October 17, Workmates can call CVS Caremark at 866-809-6695 with any questions. Just tell them you're with Workday. CVS Caremark's team is trained on the Workday plans and can answer questions about coverage, costs, pharmacies, and any what-ifs that are on your mind.

19. Does CVS Caremark offer mail-order services?

Yes. Most existing mail-order services will automatically transfer to the CVS Caremark Mail Service Pharmacy as long as there are refills remaining. **Please note:** CVS Caremark is not able to automatically transfer prescriptions for a controlled medication. Controlled medications—for example, hydrocodone, testosterone, and Xanax—are regulated by the U.S. Drug Enforcement Administration. A written prescription from your doctor will be required. If you have a prescription for a controlled medication, or if you're not sure, contact your doctor. After January 1, 2023, you can visit [Caremark.com](#) to place refill requests.

Updated 16 November, 2022

20. Does this change apply to Kaiser plans?

No. Kaiser plan members will stay with their current prescription drug plan. The change to CVS Caremark applies only to Cigna medical plan members.

21. Do I have to do anything to make this change happen?

While the administrative transition will happen behind the scenes and doesn't require any action on your part, two simple steps will help make the transition to CVS Caremark easy:

1. Follow the instructions on the **welcome postcard mailer** to start the process. Establishing an account will make it easier to view and request refills, check your coverage and costs, and download a digital ID card if needed. Note: There will be a separate mailer and different code for each dependent.
2. **Watch for CVS Caremark emails, letters, or phone calls.** When you create an account, you'll select your communication preferences. This is how CVS Caremark will reach out to you and start the process of transitioning your medications to the new plan. In November and December 2022, CVS Caremark will be sending welcome letters to Cigna plan members.

22. How do I receive my access code?

All currently enrolled Cigna members and dependents over the age of 18 will receive a welcome postcard with an access code. You can only get your personal access code from the postcard mailer. If you lose your postcard, you'll need to wait for the reminders, or register after January 1.

23. I take a specialty medication. Will CVS Caremark handle specialty too?

Yes. CVS Specialty handles specialty drugs. They will reach out to you in November or December 2022, either by phone or by mail, to help ensure a smooth transition. You can also contact them at 800-237-2767 or visit CVSSpecialty.com/GetStarted. CVS Specialty pharmacy provides medication delivery, a dedicated customer service team, and online tools to help you manage your prescriptions.

24. Will I get a new prescription drug ID card?

Yes, new ID cards will go out in December 2022. Continue to use your current ID cards only for prescriptions obtained by December 31, 2022.

25. Can I talk to someone about CVS Caremark's prescription drug plan?

You bet. Starting October 17, Workmates can call CVS Caremark at 866-809-6695 with any questions. Just tell them you're with Workday. CVS Caremark's team is trained on the Workday plans and can answer questions about coverage, costs, pharmacies, and any what-ifs that are on your mind.

Updated 16 November, 2022

Medical: Kaiser (more plan information [here](#))

26. What's changing on the Kaiser plans?

We're making a few enhancements, and we think you'll approve! We're expanding coverage to Workmates who live in Colorado, Georgia, and Hawaii, so if you live in one of these states, you'll now have the option to enroll in a [Kaiser medical plan for 2023](#).

27. Is the Kaiser prescription drug administrator changing?

No. Kaiser members will continue to fill their prescriptions through Kaiser.

28. How is the Kaiser plan different from Cigna?

Kaiser takes an under-one-roof approach to health care. That means your primary care physician—and every referral to another doctor—will be a Kaiser doctor. Those doctors likely all work in the same building, and they'll coordinate your care together. Here's the catch: Unless it's an emergency, your care is only covered when you visit Kaiser doctors and facilities (i.e., no out-of-network coverage). If you're considering enrolling in a Kaiser plan, keep these things in mind:

- All your doctors must be Kaiser doctors, so you may have to switch.
- You'll need to visit Kaiser facilities for medical care. Consider whether there is one located near you and your dependent and how often you may need to travel out of Kaiser coverage areas.
- Your prescriptions must be filled at Kaiser pharmacies.

29. Can I talk to someone about the Kaiser plan options?

You bet. [Sign up for a 1:1 consultation](#) with a Kaiser expert to get personalized guidance on any what-if's, plan terms, coverage, and more. You can also get in touch with Kaiser by texting 773-974-3113, Monday through Friday, 6:00 a.m. to 6:00 p.m. Pacific time, or by calling 800-514-0985 to speak to a representative Monday through Friday, 7:00 a.m. to 6:00 p.m. Pacific time. Prefer to explore on your own? Go to:



Scan the QR code or visit select.kp.org/workday for more information.

Updated 16 November, 2022

Fertility and Family Planning Benefits

30. Is anything changing in 2023?

We're expanding the program to include Parenting, Pediatrics, and Maven Milk. And don't forget about the [Maven Wallet](#) enhancements that went into effect in 2022, including menopause support.

Dental (more plan information [here](#))

31. Is anything changing in 2023?

We're not making any changes to the dental plan in 2023.

Vision (more plan information [here](#))

32. Is anything changing in 2023?

We're not making any changes to the vision plan in 2023.

Updated 16 November, 2022

Wellness: Health and Financial

33. What is Calibrate?

Calibrate is a new weight-management program for [Cigna members](#). Calibrate's Metabolic Reset focuses on your underlying biology and on improving your metabolic health over the long term. It combines doctor-prescribed GLP-1 medication with one-on-one video coaching. Workday covers the program fees, and you'll share in the cost of covered weight-loss prescriptions through your Cigna medical plan. Learn more at joincalibrate.com/pages/workday.

34. What is Northstar?

[Northstar](#) is a new financial counseling and planning service for U.S. Workmates. Launched in August 2022, Northstar connects you with trained, licensed financial planners who are fully versed in Workday's compensation and benefits package. A no-cost membership provides support for all stages of life—new to your career, starting a family, debt consolidation, new to investing, college savings, retirement planning, and more.

Updated 16 November, 2022

Health Savings Account (more plan information [here](#))

35. Do I need to enroll if I want to keep contributing the same amount?

Your current Health Savings Account (HSA) contributions will continue in 2023 if you make no changes, but you'll want to enroll to take advantage of the [higher limits for next year](#). Will you be 55+ in 2023? You can contribute an extra \$1,000 to your HSA.

2023 HSA Limits	Yourself only	You + dependents
IRS annual maximum	\$3,850	\$7,750
Workday contribution	\$1,125	\$2,250
You can contribute up to	\$2,725	\$5,500

36. How and when will I get the Workday contribution?

Workmates electing a Smart Plan *and* the Fidelity HSA during Annual Enrollment for 2023 benefits will see a portion of the Workday contribution deposited to their HSAs each pay period (24 pay periods).

Example: If you are covering yourself + dependents in 2023, Workday would deposit \$93.75 towards your HSA each pay period.*

If you previously completed HSA account opening with Fidelity, no additional action is needed on your part. **Note: If this is the first time you have elected the HSA plan, be on the lookout for required account opening steps from Fidelity in mid-December. Otherwise, Workday's HSA contribution to your account will be delayed.*

Updated 16 November, 2022

Flexible Spending Accounts (more plan information [here](#))

37. Do I need to enroll if I want to keep the same FSA amounts?

If you're participating in a Health Care or Dependent Care FSA, you must enroll each year. We're not allowed to assume that you want to continue the same amount each year. Before you decide what to contribute in 2023, make sure you understand how much carryover you have from 2022.

As a reminder, Dependent Care FSAs do not allow for carryover of unused funds, and Health Care FSAs are limited to \$570 maximum carryover for 2022 and \$610 in 2023. Any Health Care FSA funds over the carryover limit are forfeited. So, plan carefully, or you could risk forfeiting unused funds.

38. Are the FSA contribution limits increasing for 2023?

Yes. You can contribute up to \$3,050 to a Health Care FSA and up to \$5,000 to a Dependent Care FSA in 2023.

39. How much can I carry over in unused FSA funds?

The maximum carryover allowed for Health Care FSA funds will be \$610. No carryover is allowed for the Dependent Care FSA.

40. Can I elect both a Healthcare FSA and a Health Savings Account (HSA)?

Yes, as long as you are enrolled in a Smart Plan (Cigna or Kaiser), you can elect both HSA and FSA. Just keep in mind that your FSA will be "limited purpose" which means you must meet your health plan deductible before you can use it for medical expenses. Dental and vision expenses can always be processed through HSA and FSA. Keep in mind that it's usually better to contribute the maximum to HSA, since there's no use-it-or-lose-it rule and it can be used for all the same expenses as a Healthcare FSA.

41. If I leave Workday midyear, what happens to my Dependent Care FSA funds?

We recently updated our Dependent Care FSA rules to allow terminated employees to file claims for any remaining funds during the calendar year, even if they have left Workday.

Updated 16 November, 2022

Life and AD&D Insurance (more plan information [here](#))

42. When does evidence of insurability (EOI) apply?

- For **basic life and AD&D**, which is paid for by Workday, no EOI applies during Annual Enrollment 2023. If you previously elected the \$50,000 option and would like to increase to the full 2 times pay option, you may do so during Annual Enrollment 2023 without EOI.
- **Voluntary life** may be increased up to \$100,000 during Annual Enrollment 2023 without EOI. The most voluntary life coverage you can elect is 5 times your annual earnings or \$1 million, whichever is less.
- **Spouse life** may be increased up to \$50,000 during this Annual Enrollment without EOI, subject to the plan maximum of \$500,000 or the amount of employee voluntary life coverage, whichever is less.
- **AD&D** coverage increases do not require EOI. You may elect and/or increase AD&D coverage for yourself, your spouse, and/or any eligible children without EOI.

43. How do I complete EOI if required?

After Annual Enrollment has ended, Workmates who need to complete EOI will have a task in their Workday inbox that includes a link to the Unum EOI application. Look for this link beginning November 17 if you requested an increase of **more** than \$100,000 voluntary life and/or \$50,000 spouse life coverage.

*Tip: If you accidentally hit **Submit** too soon on the Workday task, you can still access the task through the EOI Announcement or navigate to the Unum site. Go to Workday, select the Benefits app, then look for the Unum EOI option in the External Links section.*

44. Is my bonus included in my eligible earnings for life insurance?

Yes. The basic life and AD&D and voluntary life plans calculate your annual earnings using your base pay and target bonus that was in effect as of the start of the year.

45. Why has my life insurance premium increased?

Another year older sometimes means an increase to your life insurance premium, but the life insurance rates decreased overall for 2023, so you might not see as big a jump.

Updated 16 November, 2022

Disability Plans (more plan information [here](#))

46. What is the difference between imputed income for LTD coverage compared to a pretax Workday paid benefit?

It all comes down to when taxes will apply. If your coverage is paid for pretax (or 100% by Workday), then any benefits you receive from the plan later—for example, if you become disabled—are taxable in the year you receive payment. On the other hand, if you pay for the coverage with post-tax dollars (or in this case, by having imputed income applied), then benefits you receive from the plan are not taxable.

47. Where can I find more information about short-term disability and leaves of absence?

You don't need to enroll in short-term disability and leaves of absence benefits. These are provided automatically by Workday for your protection. Learn more at WorkdayBenefits.com.

Updated 16 November, 2022

More Protection for You and Your Family (more information [here](#))

Through our partnerships with Unum and MetLife Legal, you can buy additional insurance.

48. How do I get more information about long-term care (LTC)?

LTC and long-term disability may sound similar, but they're actually different coverages.

- [Long-term disability \(LTD\)](#) provides partial **wage replacement** when you're unable to work due to your own illness or injury for more than 180 days. Eligible Workmates are automatically enrolled in LTD, paid for by Workday. **In 2023, Workday will be updating LTD covered earnings to include variable pay.**
- [Long-term care \(LTC\)](#) provides a benefit to help cover the **costs of services** like home health care, hospice services, and nursing facilities when you're unable to perform activities of daily living, such as eating, bathing, and dressing. **During Annual Enrollment 2023, you can purchase long-term care (LTC) coverage from Unum up to certain guaranteed issue amounts without medical review.**

Have questions about policy amounts, eligible expenses, or the enrollment process? Review the plan materials at unuminfo.com/workday, and **contact Unum's Long Term Care team at 800-227-4165.**

49. Are there any changes to MetLife Legal Plans?

In 2023, Workmates enrolled in [MetLife Legal Plans](#) will see an additional four hours of attorney services for non-covered matters. Did we mention there's no cost increase? True!

50. What is the difference between the two MetLife Legal plan options?

The Parents Plus option allows you to share certain services covered by the plan with your parents. Read more about the [MetLife Legal Plans](#) and take a look at [this summary](#) for more specifics.

51. What is critical illness, accident, and hospital coverage?

Each of these are [separate plans offered through Unum](#) that cover different circumstances. What they all have in common is a wellness benefit available each year from Unum just for getting routine preventive care; in 2023, this wellness benefit is increasing to \$100 per person per year. Do the math, and you'll see just how affordable some extra coverage can be.