

Q&A: U.S. Annual Enrollment 2024



Post Enrollment actions updated November 20, 2023

These FAQs relate primarily to questions and follow up actions after Annual Enrollment concluded on November 15, 2023. If you would like to review the complete set of FAQs provided as part of Annual Enrollment, click [here](#).

Reminders and Enrollment Tips	2
Medical: SimplePay Health	4
Dental	6
Health Savings Account (HSA)	7
Flexible Spending Accounts (FSAs)	8
Commuter Accounts	9
Life and AD&D Insurance	10
Disability and Leave of Absence	11
Long-term Care	12
Financial Support	13
More Protection for Your Pets	14

Reminders and Enrollment Tips

1. Now that Annual Enrollment is over what do I need to do?

The most important thing to do now is to review your **2024 coverage and elections** - you have until **November 30, 2023** to request corrections (see questions 2 & 3, below). Once you've confirmed everything looks right, there may be a few housekeeping items for you to take care of before January. Please review the next steps, described on WorkdayBenefits.com, for more information.

2. How can I review what I elected for 2024?

If you didn't save your confirmation statement after you submitted your Annual Enrollment task, navigate to Workday, select the **Benefits** app, and then click on **Benefit Elections as of Date**. Change the date to **01/01/2024** and then your 2024 elections will appear.

3. What if I found a mistake in my 2024 elections, can I make changes?

There is only a short period of time for you to request corrections. If you've found a mistake with your elections, please submit a [People Guide Request](#) and provide details of the correction(s) needed. Do not delay - after November 30, 2023 we **will not** be able to make changes unless you experience a [qualified life event](#).

4. When does my new coverage start?

Annual Enrollment coverage updates, including new plans and dependent enrollments, will be transmitted for processing to the benefits carriers in early December, and your new elections and coverage will be effective starting **January 1, 2024**.

5. I enrolled in SimplePay Health. Do I have to complete the financial agreement to enroll?

Yes, and this is important! You must complete the financial agreement by no later than November 30, 2023 to have SimplePay Health coverage beginning on January 1. Otherwise, you won't remain enrolled in the SimplePay Health plan. [See question #12 for more details.](#)

After you enrolled, you should have received a task in Workday with an external link to the financial agreement. If you need the link and dismissed the task in error, please submit a [People Guide Request](#) for help.

6. What's changing for next year?

Looking for a quick overview? Check out the [2024 Annual Enrollment Highlights](#).

Need expert advice regarding your health, life insurance, HSA, FSAs, and voluntary benefits coverage? Reach out to the pros at [Northstar](#), Workday's **free** financial planning and counseling benefit!

7. Do I need to submit proof for the dependents I elected?

Workday does not require proof of [dependent eligibility](#) to enroll your family, but we do reserve the right to request it, if needed, to support an audit or resolve an inquiry. Keep in mind that if you cover a domestic partner (or their children) on Workday plans, a portion of your contributions will be made after-tax, and imputed income may also apply.

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8. What happens if I have a qualifying life event or address change between Annual Enrollment and 2024?

Marriages, babies, and other life changes happen when they happen, whether it's Annual Enrollment or not! If this is your situation, submit a [qualifying life event](#)* to update your 2023 benefits.

*Note: Benefits plans rely on effective dates, so you'll need to process your 2023 change first, even if we're days away from 2024.

After you've completed your 2023 change, your Annual Enrollment task will reprocess and launch to your Workday task box. When that happens, click into the Annual Enrollment task, carefully review your elections for 2024, make any necessary changes, and complete and re-submit the task.

9. I joined Workday in 2023. Do I have to enroll again?

Yes. Going forward, you'll only need to enroll in benefits once a year (or when you have a [qualifying life event](#)), but the elections you make as a new hire in 2023 will only cover you through the end of the year.

Complete your new hire enrollment task, *first*. After that, you can complete and submit your Annual Enrollment task. The elections you make as part of the Annual Enrollment task will go into effect starting January 1, 2024.

10. 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 is required! Head over to [Fidelity](#) to check on your retirement plans and savings. Want some extra help planning your contributions for next year? Let us introduce you to [Northstar](#)!

Medical: SimplePay Health

11. I'm in the middle of treatment. Can I keep my current doctor?

First, check to see if your current provider is already in the Aetna network. If not, contact SimplePay Health for a Transition of Care form to continue care with your current doctor for an in-network price (up to six months). You can reach a SimplePay Health Valet at 800-606-3564 or at healthvalet@simplepayhealth.com.

12. Do I have to complete the financial agreement to enroll?

Yes, and this is important! **You must complete the financial agreement no later than November 30 to have SimplePay Health coverage beginning on January 1.** Otherwise, you won't remain enrolled in the SimplePay Health plan. A task was sent to your Workday inbox after you submitted your Annual Enrollment event that has the link and instructions.

One of the benefit features included with your SimplePay plan is a financial line of credit, available to you up to your out-of-pocket maximum. This line of credit can (but is not required to) be used to spread your out-of-pocket cost over an extended period of time at a 0% interest rate. This financial well-being benefit can help avoid the need to use high interest rate financing to pay for your out-of-pocket healthcare costs. There is no credit check, and there is no impact to your credit report. You are charged each month **only** for the copays associated with the care and services you received.

Since you have the option to either pay your copay balance in full, or make a minimum monthly payment, this is a financial line of credit, and Workmates will be required to electronically review and sign a financial disclosure and authorization document. As part of the process, you will be asked to provide your preferred payment account and method. While you have the option to pay your monthly statements by mail or online, you are asked to provide access to an account, which can remain on file and be used either for convenience or to process for late payments. Completion of this financial authorization document is a requirement for participation in the SimplePay Health plan.

When you receive your monthly statement, you have the option of either paying in full or choosing to pay the minimum amount due. If you pay in full, you'll receive a 1.5% credit on your next monthly statement. If not, you'll be asked to pay the minimum amount due (typically \$100, or your balance, whichever is less). Should the minimum amount ever become unaffordable, please reach out to your SimplePay Health Valet for assistance in reducing the minimum amount due.

We hope you appreciate the value and convenience of this benefit of 0% financing with no fees or penalties. And while you're not required to utilize this line of credit, it's nice to know it is available to be accessed at any time with no impact to you financially, or to your credit report.

If you have any questions, a SimplePay Health Valet can assist you. Give them a call at 800-606-3564 or email them directly at healthvalet@simplepayhealth.com.

Dental

13. Is anything changing in 2024?

Yes! We have a new Cigna dental plan: the [Total Cigna DPPO](#). The new Cigna plan offers the same benefits and coverage as the Delta Dental PPO plan, but with a different network option.

14. How do I find dentists in the Cigna network?

Go to [Cigna.com](https://www.cigna.com) and use the [Find a Doctor tool](#) to find in-network dentists near you.

Select “Employer or School” coverage and enter in your zip code or City/State. You can choose to search by type (General Dentist, Pediatric Dentist, Orthodontist) or name. When prompted to login, choose “Continue as guest” since 2024 coverage is not live yet. When asked to select your plan, choose **Total Cigna DPPO**.

There are two sub-networks within the Total Cigna DPPO network—Cigna DPPO Advantage and Cigna DPPO. While both sub-networks of dentists are considered in-network, you’ll receive greater discounts with a Cigna DPPO Advantage provider.

Health Savings Account (HSA)

15. What are the Health Savings Account (HSA) contribution limits in 2024?

If you'll be 55 or older in 2024, you can contribute an extra \$1,000.

2024 HSA Limits	Yourself Only	You + Dependents
IRS annual maximum	\$4,150	\$8,300
Workday contribution	\$1,000	\$2,000
You can contribute up to	\$3,150	\$6,300

16. How will I get the Workday contribution to my Health Savings Account (HSA)?

Workmates electing the Cigna or Kaiser Smart Plan during Annual Enrollment will see a portion of the Workday contribution deposited to their HSAs each pay period beginning in January (24 pay periods). If you've already set up an HSA with Fidelity, no further action is required.

Note: If this is the first time you've elected a Smart Plan, be on the lookout for information from Fidelity in mid-December about how to open your account. If you don't sign up ASAP, the Workday HSA contribution to your account may be delayed.

17. Can I contribute a lump sum to my HSA at the beginning of the year?

Yes, but you should be careful. The HSA contributions you make through payroll deductions, plus Workday contributions, appear in your HSA incrementally over 24 pay periods. If the total amount of your contributions and the Workday contribution over the course of the year exceeds the IRS limit for 2024, then your excess contributions will be subject to an IRS penalty.

Factoring in the Workday contribution, the maximum amount you can contribute in 2024 is \$3,150 for employee-only coverage and \$6,300 if you're covering any dependents. If you're considering making contributions directly to your HSA, we recommend that you consult with [Northstar](#) to review any tax implications. If you wish to proceed, contact [Fidelity](#) directly for next steps.

18. Can I only make changes to my HSA contributions during Annual Enrollment?

Most benefit plans allow mid year changes only if you have a qualifying event, but HSAs are different. If you need to change your HSA contribution amount at any point during 2024, you can do so by submitting an **HSA Contribution Change** event in Workday. Deduction changes will be effective the first of the month following when you submit the event.

Flexible Spending Accounts (FSAs)

19. Is anything changing for Flexible Spending Accounts (FSAs)?

Starting in 2024, [Benepass](#) will replace HealthEquity as our administrator for FSA and commuter benefits. It comes with a much cleaner online app and interface, plus a digital FSA debit card.

20. Did the FSA limits increase for 2024?

Unfortunately, the IRS guidance was released after Annual Enrollment began, so we weren't able to make changes to the plan amounts for 2024. Workday's plan already allows the maximum permitted carryover from one plan year to the next, but the contribution limits have to be updated each year. For 2024, you can elect up to \$3,050 in Healthcare FSA and \$5,000 in Dependent Care FSA.

21. What happens to my unused FSA funds from 2023? Will they transfer to Benepass?

Your unused 2023 FSA funds will not immediately transfer to Benepass.

- For **Health Care FSA**: Up to \$610 of funds remaining in your 2023 FSA can be rolled over to 2024. These funds will remain in your HealthEquity account through March 31, 2024, to enable you to submit your final 2023 claims. At that point, any remaining funds in your HealthEquity account will transfer to your new Benepass account. New contributions for 2024 will go to your Benepass account.
- For **Dependent Care FSA**: No funds will roll over to 2024. You forfeit (i.e., lose) any funds remaining in your account after December 31, 2023.

22. If I have an FSA expense in late December but I can't submit my claim until January, how and where will I submit my claim?

If you have an FSA expense from 2023, you can submit it to HealthEquity for reimbursement through March 31, 2024. You cannot submit claims for 2023 expenses past March 31, 2024. Remember, debit card transactions always use funds from the current year when you swipe. So, you can't use your HealthEquity debit card after December 31, 2023, at the doctor's office or pharmacy, nor to pay a bill online. To get reimbursed for expenses in 2023, you'll need to log in to your HealthEquity account and submit a claim. And you can't use your shiny new Benepass card in 2024 to pay for an expense from 2023.

23. When will new FSA cards be issued?

Benepass is a virtual card platform, meaning you'll receive a new, digital Health Care FSA card from Benepass through the Benepass app. Watch for a welcome email from Benepass on January 1 with login and registration instructions. Beginning in January, you can download the Benepass app and register your account for the first time. You may then request a physical card if needed, which will be mailed in five to seven business days.

24. I am enrolling in a Smart Plan with Health Savings Account (HSA) for 2024, but I also want to contribute to an FSA. Is that permitted?

Yes, but there are some considerations you should be familiar with. If you contribute to a Health Care Flexible Spending Account (FSA) during the same year that you have a Smart Plan with an HSA, your FSA will be considered "limited purpose." The difference? A Health Care FSA is for all eligible health care expenses, including medical, prescription drug, dental, and vision care. A Limited Purpose FSA is exclusively for dental and vision expenses until you meet your plan deductible, at which point you can use it for medical and prescription drug expenses.

25. Where can I find my 2023 FSA account balances?

Log in to the [HealthEquity website](#) to review your 2023 FSA balances. If you have not opened an account, your ID code is the last four digits of your Employee ID Number (add a leading zero, if needed, to make four digits).

Commuter Accounts

26. Is there any change to the commuter benefit?

Starting in 2024, [Benepass](#) will replace HealthEquity as our administrator for commuter benefits and FSAs. The IRS may increase the annual maximum contribution limits for commuter accounts in 2024, but they haven't released their decision yet.

As part of the change, your contributions for commuter plans will be deducted every pay period (24 pay periods each year). Watch for a welcome email from Benepass on January 1 with login and registration instructions.

27. Can I enroll in commuter benefits any time or only during Annual Enrollment?

Commuter benefits enrollment is not limited to Annual Enrollment; however, the deadline for enrolling in the commuter benefits is the Friday before each paycheck. For example, to contribute for February 2024, you will need to submit your election no later than Friday, January 26. The first paycheck in February is issued on Friday, February 2, and the processing cutoff is the prior Friday.

28. What happens to my existing commuter plan balances?

Any contributions that you made in and prior to 2023 will continue to be administered by HealthEquity until March 31, 2024. Remaining balances for FSA and commuter plans will be transitioned to Benepass shortly after the March 31 filing deadline.

Life and AD&D Insurance

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

- For Basic Life and AD&D, which is paid for by Workday, no EOI applies during 2024 Annual Enrollment. If you previously elected the \$50,000 option and would like to enroll in coverage up to 2 times your eligible pay, you may do so during Annual Enrollment without EOI.
- You may increase your voluntary life insurance coverage up to \$100,000 during Annual Enrollment without EOI. The highest amount of voluntary life coverage you can elect is 5 times your eligible pay or \$1 million, whichever is less.
- You may increase life insurance coverage for your spouse up to \$50,000 during 2024 Annual Enrollment without EOI, subject to the plan maximum of \$500,000 or the amount of your own voluntary life insurance coverage, whichever is less.
- AD&D coverage increases don't require EOI. You may elect and/or increase AD&D coverage for yourself, your spouse, and/or your eligible children without EOI.

30. How do I complete EOI, if required?

Workmates who need to complete EOI for additional Voluntary Life coverage will see a task in Workday beginning November 21 that includes a link to the Unum EOI application.

*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.*

Disability and Leave of Absence

31. What's the difference between long-term disability (LTD) and salary continuation?

The Workday Salary Continuation program is there to support you immediately after a serious illness or injury. After 52 weeks, if you're still unable to return to work due to a qualified health condition, long-term disability (LTD) applies.

32. Is disability still managed by Unum?

Disability is managed by Unum through the end of 2023. Starting in 2024, leave of absence and disability coverage will be through Lincoln Financial (replacing Unum).

33. What happens if I am on a leave in 2023 and will continue my leave into 2024?

Be on the lookout for more detailed information in December as we prepare for the transition to our new leave of absence and salary continuation program.

Long-term Care

34. What's the difference between long-term care (LTC) and long-term disability (LTD)?

Long-term care 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 52 weeks. Eligible Workmates are automatically enrolled in LTD, paid for by Workday.
- [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. You have two options for LTC—a Unum plan and a new Trustmark plan.

Have questions about policy amounts, eligible expenses, or the enrollment process? Call AGIS, our LTC concierge, at 877-485-2318, or email LTCHelp@AGIS.com for assistance.

35. How is the new long-term care (LTC) plan with Trustmark different from the current plan with Unum?

The new LTC plan with Trustmark offers a slightly different type of policy, one that blends life insurance and LTC options. We've also added [enrollment and concierge support through AGIS](#). For example, AGIS can help explain what LTC is, how it works, how the Unum and Trustmark plans compare, and why it may work for your situation.

36. How do I pay for long-term care (LTC) with Trustmark?

Workday Payroll doesn't deduct premiums that you pay to Trustmark for your LTC policy. As part of purchasing your Trustmark policy, the AGIS team will assist you with setting up a payment method for your policy. If you ever leave Workday, your coverage (and premium payments) will continue uninterrupted.

37. Can I still enroll in long-term care (LTC)?

If you missed your opportunity to enroll in the new Trustmark plan during Annual Enrollment, you'll have a special opportunity to enroll in spring 2024.

Financial Support

38. Are there any changes to the 401(k) in 2024?

You have a new student loan repayment option that works alongside your 401(k)! Starting in 2024, if you contribute 6% of your pay between your student loans *and* your 401(k), you'll be eligible for the full Workday 401(k) match. Sound good? Be sure to enroll on [Fidelity's website](#) between November 1 and December 31, 2023. Expect additional information from Fidelity in the coming weeks if you're currently contributing less than 6% of your pay each year to your 401(k).

39. Is there any new support for student loans?

Say hello to the **Student Debt 401(k) Match Program**, a student loan repayment option that works alongside your 401(k).

Starting in 2024, so that you can get the full Workday match, Workday is allowed to treat your student loan payments the same way as your 401(k) contributions. So, as long as your student loan payments plus your 401(k) contributions equal 6% of your annual pay, you'll get the full matching contribution from Workday.

At the end of 2024, if you haven't contributed 6% of your pay to your 401(k) and you're enrolled in the Student Debt 401(k) Match Program, Fidelity will check on how much you paid toward your student loans. Then, in January 2025, Workday will make a true-up matching contribution to your 401(k) with your student loans factored in.

Expect additional information from Fidelity in November if you're currently contributing less than 6% of your pay each year to your 401(k).

40. Can I receive a 3% match on my 401(k) contributions and a 3% match on my student loan payments?

No. Workday will match 50% of your first 6% of your pay that you contribute to either your 401(k) or student loan payments combined (up to the plan maximums). There's no requirement as to how you split up your contributions. All Workday matching contributions will be put into your 401(k).

41. How do I transfer my 3% match to my student loan payment from my 401(k)?

You must enroll on [Fidelity's website](#). Your enrollment will ensure that we're able to confirm your student loan payments throughout 2024.

More Protection for Your Pets

42. If I already have Nationwide pet insurance, can I keep that policy instead of switching to PetPartners? What about my payroll deductions?

Your policy with Nationwide will continue until you cancel it. Effective January 1, 2024, you can't pay for your Nationwide coverage through payroll deductions. If you choose to keep your Nationwide policy, you'll be responsible for setting up a recurring payment method before January 1. Nationwide will reach out with next steps to all policyholders in December.

43. Will the new plan cover all my pets?

[PetPartners only covers cats and dogs](#), and you can only start a new policy for a pet under 10 years of age. If you have an existing policy for an exotic (non-dog or non-cat) animal or a senior dog or cat with Nationwide, you may want to retain that coverage.

44. When can I enroll?

Unlike Nationwide, PetPartners requires you to enroll in pet insurance during Annual Enrollment or following a qualifying life event. Their qualifying life events include some exciting ones, like adopting a new pet or the birth of puppies or kittens.

45. The enrollment took me straight to the PetPartners site. Will I pay PetPartners directly, or do I pay through payroll deductions?

You complete your application for coverage on the PetPartners website. As part of purchasing a policy, you authorized PetPartners to deduct premiums for coverage from your Workday paycheck. Keep in mind that, unlike other pet insurance, the PetPartners plan is a group insurance policy, and you can't make changes during the year unless you have a pet life event, like adopting a new dog or cat.

46. How does coverage work with PetPartners?

Just like medical insurance for humans, it depends on the plan you select. There are [two PetPartners plans](#).

A big advantage of the new PetPartners plan is that it offers coverage for cats and dogs with preexisting conditions. You'll want to read about the waiting period for preexisting conditions, but also how to reduce the waiting period if you already have coverage through another plan.

I've enrolled on the PetPartners site, but Workday still shows the plan as waived. Is there a problem?

Not at all! Because this is a new plan that you enrolled in directly with PetPartners, your Workday enrollment event won't yet show the coverage and deductions you elected. In December, PetPartners will notify Workday of which PetPartners plan you picked and how much it costs, and the benefits team will update your Workday data.