

# 2022 Open Enrollment and HEM Quick Guide FAQ



Hi again! Napoleon here and I'm back with Cedar to line up some FAQs about Open Enrollment. Take a look!

Do I have to complete my Health Assessment?

YES

NO

Do I have to complete my Open Enrollment?

YES

NO

What happens if I don't do Open Enrollment?

## Health Engagement Model (HEM)

I am participating in the Health Engagement Model (HEM) in 2021. I am not making any changes to my enrollments for 2022.



I am participating in the Health Engagement Model (HEM) in 2021. I need to make changes to my plans and/or dependents. I also said I want to be a HEM Participant.



I am not enrolled in a medical plan in 2021. I want to enroll in medical. I also want to participate in HEM for 2022.



I opted out of medical for an incentive in 2021. I want to enroll in a medical plan and participate in HEM for 2022.



I was not able to take part in HEM in 2020 because I was a new hire and my coverage started on or after Nov. 1, 2020. I want to participate in HEM in 2022 and receive a monthly incentive of \$17.50. I know I must complete the process to keep my deductible low and receive the monthly incentive



I don't currently take part in HEM. I want to participate in 2022.



I don't currently take part in HEM and I don't plan to take part in 2022. I do want to make plan or dependent changes for 2022.



There are three easy steps to take part in HEM:

1. Enroll in a PEBB medical plan at [pebbenroll.com](http://pebbenroll.com) between Oct. 1 and Oct. 31, 2021. (Be sure to state you plan to take part in HEM)
2. Take your Health Assessment on your current medical plan's website between Sept. 1 and Oct. 31, 2021. (Health Assessments done outside of this window will not be accepted.) If you are not currently enrolled in a PEBB medical plan, contact us. We will give you an access code to complete your Health Assessment.
3. Complete two health actions during the plan year.

***Plan early to complete your Health Assessment. You may need to have your password reset. Kaiser Permanente may require 10 business days to reset your password.***

## Flexible Spending Accounts (FSAs)

I want to enroll **FOR THE FIRST TIME** in a Health Care and/or Dependent Care Flexible Spending Account (FSA).

*Follow the examples under HEM to decide if you need to do a Health Assessment.*









You must complete Open Enrollment between Oct. 1 and Oct. 31 to be eligible for a FSA.

I want to **RE-ENROLL** in a Health Care and/or Dependent Care FSA

*Follow the examples under HEM to decide if you need to do a Health Assessment.*



Even if you have an FSA right now, you must re-enroll each year during Open Enrollment to renew this plan. If you don't take this action your FSA will terminate Dec. 31, 2021.

	Do I have to complete my Health Assessment?		Do I have to complete my Open Enrollment?		What happens if I don't do Open Enrollment?
	YES	NO	YES	NO	
<b>Surcharges</b>					
I am not changing my answers to surcharge questions in 2021 (including tobacco use and spouse/ dependent group coverage). <i>Follow the examples under HEM to decide if you need to do a Health Assessment.</i>					
I have updated one of my surcharge answers. I am also making enrollment changes because of the new OEBB/ PEBB or PEBB/ PEBB medical double coverage surcharge. <i>Follow the examples under HEM to decide if you need to do a Health Assessment.</i>					
<b>Medical Opt Out</b>					
I opted out of medical for an incentive in 2021. I want to continue to opt out and keep everything else the same. <i>Follow the examples under HEM to decide if you need to do a Health Assessment.</i>					To continue to opt out of medical benefits in 2022 you must: <ul style="list-style-type: none"> <li>• Complete open enrollment between Oct. 1 and Oct. 31, 2021.</li> <li>• Attest that you still have other group (employer) coverage to receive the opt out incentive.</li> </ul> If you don't complete open enrollment you will remain without medical coverage and lose your monthly incentive.
<b>New Hires with an October 1, 2021 Effective Date</b>					
I am a new hire with an Oct. 1, 2021 effective date. I want to participate in HEM. <i>Follow the examples under HEM to decide if you need to do a Health Assessment.</i>					<ul style="list-style-type: none"> <li>• You must enroll in benefits right away to be covered Oct. 1, 2021 – Dec. 31, 2021.</li> <li>• You must also complete open enrollment between Oct. 1 and Oct. 31, 2021 to have coverage in 2022.</li> <li>• When you complete open enrollment: <ul style="list-style-type: none"> <li>○ Be sure to say you want to take part in HEM.</li> <li>○ Call PEBB for an access code and complete your Health Assessment.</li> </ul> </li> </ul>
I am a new hire with an Oct. 1, 2021 effective date. I want to enroll in an FSA for 2022.					<ul style="list-style-type: none"> <li>• You must enroll in benefits right away to be covered Oct. 1, 2021 – Dec. 31, 2021.</li> <li>• You must also complete open enrollment between Oct. 1 and Oct. 31, 2021 to have coverage in 2022.</li> <li>• During open enrollment you can choose to enroll in an FSA for the 2022 plan year.</li> </ul>