# 2022 Open Enrollment and HEM Quick Guide FAQ

<table>
<thead>
<tr>
<th>Health Engagement Model (HEM)</th>
<th>Do I have to complete my Health Assessment?</th>
<th>Do I have to complete my Open Enrollment?</th>
<th>What happens if I don’t do Open Enrollment?</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am participating in the Health Engagement Model (HEM) in 2021. I am not making any changes to my enrollments for 2022.</td>
<td>YES</td>
<td>NO</td>
<td>There are three easy steps to take part in HEM:&lt;br&gt;1. Enroll in a PEBB medical plan at pebbenroll.com between Oct. 1 and Oct. 31, 2021. (Be sure to state you plan to take part in HEM)&lt;br&gt;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.&lt;br&gt;3. Complete two health actions during the plan year.</td>
</tr>
<tr>
<td>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.</td>
<td>YES</td>
<td>NO</td>
<td>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.</td>
</tr>
<tr>
<td>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.</td>
<td>YES</td>
<td>NO</td>
<td>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.</td>
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<tr>
<td>I opted out of medical for an incentive in 2021. I want to enroll in a medical plan and participate in HEM for 2022.</td>
<td>YES</td>
<td>NO</td>
<td>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.</td>
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<tr>
<td>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</td>
<td>YES</td>
<td>NO</td>
<td>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.</td>
</tr>
<tr>
<td>I don’t currently take part in HEM. I want to participate in 2022.</td>
<td>YES</td>
<td>NO</td>
<td>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.</td>
</tr>
<tr>
<td>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.</td>
<td>NO</td>
<td>YES</td>
<td>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.</td>
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## Flexible Spending Accounts (FSAs)

<table>
<thead>
<tr>
<th>Flexible Spending Accounts (FSAs)</th>
<th>Do I have to complete my Health Assessment?</th>
<th>Do I have to complete my Open Enrollment?</th>
<th>You must complete Open Enrollment between Oct. 1 and Oct. 31 to be eligible for a FSA. 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.</th>
</tr>
</thead>
<tbody>
<tr>
<td>I want to enroll <strong>FOR THE FIRST TIME</strong> 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.</td>
<td>YES</td>
<td>NO</td>
<td>You must complete Open Enrollment between Oct. 1 and Oct. 31 to be eligible for a FSA. 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.</td>
</tr>
<tr>
<td>I want to <strong>RE-ENROLL</strong> in a Health Care and/or Dependent Care FSA Follow the examples under HEM to decide if you need to do a Health Assessment.</td>
<td>NO</td>
<td>YES</td>
<td>You must complete Open Enrollment between Oct. 1 and Oct. 31 to be eligible for a FSA. 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.</td>
</tr>
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<td>Surcharges</td>
<td>Do I have to complete my Health Assessment?</td>
<td>Do I have to complete my Open Enrollment?</td>
<td>What happens if I don’t do Open Enrollment?</td>
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<tr>
<td>I am not changing my answers to surcharge questions in 2021 (including tobacco use and spouse/dependent group coverage).</td>
<td>YES</td>
<td>NO</td>
<td></td>
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<td>Follow the examples under HEM to decide if you need to do a Health Assessment.</td>
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<tr>
<td>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.</td>
<td>YES</td>
<td>NO</td>
<td></td>
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<td>Follow the examples under HEM to decide if you need to do a Health Assessment.</td>
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<td>Medical Opt Out</td>
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<td>I opted out of medical for an incentive in 2021. I want to continue to opt out and keep everything else the same.</td>
<td>YES</td>
<td>NO</td>
<td>To continue to opt out of medical benefits in 2022 you must:</td>
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<tr>
<td>Follow the examples under HEM to decide if you need to do a Health Assessment.</td>
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<td>• Complete open enrollment between Oct. 1 and Oct. 31, 2021.</td>
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<td>• Attest that you still have other group (employer) coverage to receive the opt out incentive.</td>
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<td>If you don’t complete open enrollment you will remain without medical coverage and lose your monthly incentive.</td>
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<td>New Hires with an October 1, 2021 Effective Date</td>
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<td>Follow the examples under HEM to decide if you need to do a Health Assessment.</td>
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<td></td>
<td>• You must also complete open enrollment between Oct. 1 and Oct. 31, 2021 to have coverage in 2022.</td>
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<td>• When you complete open enrollment:</td>
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<td>• Be sure to say you want to take part in HEM.</td>
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<td>• Call PEBB for an access code and complete your Health Assessment.</td>
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<td>• You must also complete open enrollment between Oct. 1 and Oct. 31, 2021 to have coverage in 2022.</td>
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<td>• During open enrollment you can choose to enroll in an FSA for the 2022 plan year.</td>
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