

ANNUAL BENEFITS
ENROLLMENT 2023

Planning Checklist

- ✓ Mark your calendar for the time to choose benefits: Oct. 10-28.
- ✓ Read about the benefits – and share with your spouse:
 - Benefits Connection: **KansasHealthSystemBenefits.com** (no password or network access needed)
 - Printed benefits enrollment guide coming in late September by mail at home and on the website
- ✓ When you're ready (starting Oct. 10), follow the steps under "Choose benefits" on the Benefits Connection website. Sign up online in about 15-30 minutes.
- ✓ Sign up by 5 p.m. on Fri., Oct. 28. All benefit-eligible employees must select or decline benefits by this date, even if you aren't making changes.



Scan or click to
access your one-stop
information source

Checklist for informed benefits choices

TOPIC	TO DO								
<input type="checkbox"/> Know your medical needs for 2023	Understand your healthcare costs by making a list of what you can predict (remember: preventive care is free in both medical plans). <ul style="list-style-type: none"> • In 2022, how often did you and your family need medical care? • Are there any ongoing treatments? • How much have you spent on medical care and prescriptions this year? • Note your needs for 2023 (new baby, elective surgery, etc.) 								
<input type="checkbox"/> Choose a medical plan	<p>The health system offers two medical plans. They both use the same <u>provider network</u>.</p> <ul style="list-style-type: none"> • The HSA Advantage Plan works best for lower users of healthcare. • The Signature Plan tends to be best for heavier users of healthcare. <table border="1"> <thead> <tr> <th>HSA Advantage Plan</th><th>Signature Plan</th></tr> </thead> <tbody> <tr> <td><u>Lower per-paycheck costs</u> (premiums)</td><td><u>Higher per-paycheck costs</u> (premiums)</td></tr> <tr> <td><u>Higher deductibles for care</u></td><td>Lower <u>deductibles</u> for care</td></tr> <tr> <td><u>Coinurance</u> once <u>deductible</u> is met</td><td>Traditional <u>copays</u> for care</td></tr> </tbody> </table> <p>If you need family coverage, make a list of your dependents (spouse, dependent children) with full name, date of birth and Social Security number.</p>	HSA Advantage Plan	Signature Plan	<u>Lower per-paycheck costs</u> (premiums)	<u>Higher per-paycheck costs</u> (premiums)	<u>Higher deductibles for care</u>	Lower <u>deductibles</u> for care	<u>Coinurance</u> once <u>deductible</u> is met	Traditional <u>copays</u> for care
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<input data-bbox="228 128 266 163" type="checkbox"/> Understand how your prescriptions are covered	Both medical plans cover <u>prescription drugs</u> . Make a list of medications you and your family use regularly. Compare it to the <u>formulary</u> (list of covered drugs) for 2023.
<input data-bbox="228 632 266 667" type="checkbox"/> Consider how a pre-tax account can help you save money	<p>These accounts can help you save money by setting aside pre-tax dollars to pay qualified expenses for healthcare and/or dependent care. If you choose to enroll, decide how much to contribute.</p> <ul style="list-style-type: none"> • <u>Health Savings Account (HSA)</u>: only employees who choose the HSA Advantage medical plan can enroll. The health system provides “seed” money (\$1,000 for employees with family coverage and \$500 for individuals) and you may add money, tax-free, to pay for medical, prescription, dental and vision care. All money rolls into the next year, is yours to keep if you change jobs, and can stay invested until you need it. • <u>Healthcare Flexible Spending Account (FSA)</u>: If you’re not enrolled in the HSA Advantage medical plan, you may use this to set aside pre-tax dollars for healthcare expenses including medical, prescription, dental and vision. Unused money expires each year and does not roll over. • <u>Dependent Care Flexible Spending Account (FSA)</u>: Use this account to pay for dependent care expenses, tax free, for eligible licensed child or elder care. Unused money expires each year and does not roll over.
<input data-bbox="228 1167 266 1203" type="checkbox"/> Update your beneficiaries	<p>This determines who will receive money in the event of your death. It is important this information is current. If you have had a life change (added a child to your family, a change in marital status, etc.), consider updates now. Make a list of your <u>beneficiaries’</u> full names and birth dates (including the year) and Social Security number.</p>
<input data-bbox="228 1396 266 1432" type="checkbox"/> Take advantage of additional benefits	<p>You can buy <u>additional insurance</u> for many things including critical illness, life, accident, disability, and other services like pet care and legal services.</p>
<input data-bbox="228 1661 266 1696" type="checkbox"/> Ask questions	<p>Your benefits team is here to help! Whether you want a quick phone call or an in-person help session, <u>getting information</u> is easy and convenient for you and your spouse.</p>