10 THINGS YOU MUST KNOW FOR OPEN ENROLLMENT 2021

Open Enrollment Dates: October 15 – 31, 2020

2021 Open Enrollment Guide

1. Go to [https://hr.unca.edu/benefits-information-and-enrollment](https://hr.unca.edu/benefits-information-and-enrollment) to enroll. Use your UNCA credentials to log in.
2. **Your medical elections do not roll over.** All active members will be enrolled in the 70/30 plan for 2020 unless action is taken to select a different plan.
3. **Your Tobacco Attestation does not roll over.** The Tobacco Attestation must be completed each year to receive the $60 monthly credit.
4. Medical premiums are not changing for 2021. Employee rates remain the same for both the 80/20 and the 70/30 plans.
5. **New for 2021:** Both plans will be providing a copay reduction to members who visit a Clear Pricing Project Provider (CPPP). Why? These providers joined the Clear Pricing Initiative last year because they believe in affordability and transparent pricing.
   a. If you select a Primary Care Provider that is a Clear Pricing Project Provider you will have a $0 copay in 2021. This works for both the 80/20 and the 70/30 plans. The Primary Care Provider’s name must appear on your card.
   b. If you visit a Specialist that is a Clear Pricing Project Provider, your copay will be reduced from $80 to $40 on the 80/20 Plan, and from $94 to $47 on the 70/30 Plan.
   c. There will also be a reduction of copay for therapy providers participating in the Clear Pricing Project; including, Speech, Occupational, Chiropractic and Physical therapists.
   d. Log on to your Benefits webpage and visit BlueConnect to find out if your doctor is a Clear Pricing Project Provider.
6. Beginning January 1, 2021, members in both the 80/20 and the 70/30 plans will have a $0 copay for Preferred and Non-preferred Insulin.
7. **Dental Rate Change:** Monthly dental premiums will be lower on all tiers for 2021.
8. **Medical and Daycare Flexible Spending Accounts do not roll over.** You must elect these accounts each year. The Medical Flexible Spending Account maximum contribution for 2021 has increased to $2,750. Dependent Flexible Spending Account maximums remain at $5000.
9. **When you enroll, you must “SAVE” your changes and see a “CONGRATULATIONS” message for your enrollment to be complete.** You should print, take a screen shot, or snap a picture of your Confirmation Statement to document your elections.
10. You can also enroll by phone. The Eligibility and Enrollment Center will have extended Hours through Open Enrollment. Call 855-859-0966 for assistance with your enrollment.