

OPEN ENROLLMENT 2024 FREQUENTLY ASKED QUESTIONS

What is Open Enrollment?

Open Enrollment is the annual election period during which you can enroll in or change your medical, dental, and Flexible Spending Account elections for the coming calendar year.

When does the Open Enrollment period begin and end?

Open Enrollment begins Thursday, November 9, 2023 and ends Wednesday, November 22, 2023.

Do I need to do anything to maintain my current benefits?

Maybe. Your medical stipend and Flexible Spending Account elections expire each year on December 31 and must be renewed annually if you want them to continue. Your existing medical and dental elections will renew automatically, unless you elect to change or cancel coverage.

How long will my benefit elections remain in effect?

Open Enrollment elections are effective for calendar year 2024, covering the period of January 1, 2024 through December 31, 2024. Some elections (like Flexible Spending Account elections and the medical stipend) expire on December 31 and require annual renewal if you wish to continue. Other benefits (medical and dental insurance) automatically continue, unless you change your elections.

How does the Affordable Care Act affect my 2024 Open Enrollment elections?

The federal Affordable Care Act requires you to enroll in a health insurance plan, unless you qualify for an exemption from the law. Failure to carry health insurance may subject you to a tax penalty. Visit <https://www.mahealthconnector.org/> for details.

What do I need to do to qualify for 2024 Wellness Program rates?

See your 2024 Open Enrollment cover memo for details, or click on [Wellness Questionnaire](#)

When can I access the 2024 Wellness contribution that the Company makes to my FSA account?

Tax-free Flexible Spending Account contributions (\$200/individual; \$400/family) will be available in January 2024 for eligible employees who complete the Wellness Program.

What if I need to change my benefit elections after Open Enrollment ends?

Benefit elections may be changed after the Open Enrollment period ends if you experience a “qualifying event” as defined by the U.S. Department of Labor. Examples of qualifying events include birth, marital status change, relocation outside network area, and change in spouse/partner’s coverage. Proof of a qualifying event is required before changes can be processed.

Where can I find benefit-specific information, such as the amount of co-payments, services covered under our plan, and a list of doctors in our network?

- Health and dental benefit summaries and plan descriptions are available year-round on the [ADP self-service portal](#) under Benefit Information. To review provider networks and access additional resources, please visit [Tufts Health Plan](#) or [Delta Dental](#). Websites and links for all benefit carriers can be found on the [Benefits Reference Guide](#).

Who can I contact if I need help filling out my benefit enrollment or application forms?

If you have questions related to your personal benefits or the enrollment process, please email your Human Resources team at woburnhr@cummings.com or call 781-932-7018.

Open Enrollment ends November 22, 2023.