

Benefits Administration Office

2021 Open Enrollment Overview



Topics of Interest

- 2021 Open Enrollment Dates
 - Retirement Savings elections suspended
- FSA Elections, and renewals
- Know before you go!
 - Pre-authorizations and Pre-Determinations for medical and dental procedures
- Michigan Care: Navigation and Overview

Open Enrollment

Open Enrollment(OE) is your **once-a-year** opportunity to change your coverage in the U-M health, dental, vision and legal services plans. If eligible, you may enroll in a flexible spending account (FSA).

Open Enrollment will begin on **October 19th**, and conclude on **October 30th, at 5:00pm**.

Alert: Retirement Savings plan will be suspended the last two days of OE.

No changes? *There's no need to do anything with your OE event. It will close on its own!*



Flexible Spending Accounts

- IRS rules do not allow FSA enrollments to continue from one year to the next.
- **You must enroll every year in order to participate**
- Before signing up, make sure your future expenses are eligible for reimbursement.
 - ✧ Visit www.payflex.com or call Payflex at 877-343-1346
 - ✧ Download the plan booklet (document) from the Benefits website.
 - ✧ Calculate your annual election very carefully!
Remember the “use it or lose it” rule.
 - ✧ Applications for the 2021 FSA will be available soon.

Know Before You Go!

Pre-authorizations

Pre-determinations



Be In the Know

Pre-Authorization (PA)

Is a required process for the doctor to get approval **BEFORE** you are admitted to a facility, or obtaining a certain procedure.

- Helps determine medical necessity
- Patient out-of-pocket cost (if applicable)
- Helps the patient plan before the procedure/service.

Pre-Determination (PD)

Is an estimate that allows you to know in advance what is covered, and what your share of the cost will be **BEFORE** you receive a service.

- Available for dental and medical procedures
- Will help you determine if the service is eligible for reimbursement (FSA).

Certificates of Coverage

- Think of this as the “owner’s manual” for your health/dental plan. All of the UM health plans have this document available for you to download.
- You can always ask your provider (M.D., D.D.S., or Specialist) to obtain a PA/PD BEFORE your services are rendered.



Certificate of Coverage cont.

Q: Are the online plan booklets out of date?

A: No. If no changes made to the plan (or coverage), the most current booklet will be posted to the website, with the last date revisions were made.

Q: Can I request a PA/PD on my own?

A: It's best to request the PA/PD through the provider who will be rendering the service. You can ask for a copy of the PA/PD from your provider once it's completed.



Michigan Care

Live Screen Navigation

