

Five Reasons to Pay Attention During Open Enrollment

Open Enrollment is the one time of the year when all eligible employees have the opportunity to sign up for or change their health, life, dental, or vision insurance coverage. Many people think Open Enrollment is only for those who are either starting their coverage or know they want to make a change to their plans, but Open Enrollment is important for everyone. Here are 5 reasons why you should check Open Enrollment every year:

1. Check to see if there are changes in your plan

The Florida Legislature meets each spring and often passes language that affects health insurance coverage. The changes that are implemented may be big or small and could affect your plan. Checking during Open Enrollment gives you the opportunity to learn about upcoming changes and make sure your current plan is still the best choice for you.

2. Check the dollar amounts in your Saving and Spending Account

Flexible spending accounts (FSAs) are continuous until cancelled. Therefore, if you had an active FSA in the last year and don't make changes the same dollar amount deductions will be made for the following year. You want to make sure your contributions accurately reflect your need for the following year so that you don't lose the money you put into the account.

3. Make sure your dependents are still eligible

There are specific rules for which dependents are eligible for healthcare benefits and for how long. Continually claiming a dependent who is no longer eligible is considered fraud. Make sure that all of your dependents are still eligible and learn when they lose eligibility to avoid the headache of dealing with the consequences of a lapse.

4. Explore new programs and opportunities

The State Group Insurance Program is constantly working to roll out new benefits and opportunities to better serve Florida's state employees. Various pilots and programs are offered throughout the years, and if you don't check out open enrollment you could miss out on amazing opportunities.

5. Browse other plans

As you move through different stages of life, you will have different needs and your health insurance plan should always be able to cover them. Don't make the mistake of signing up for a plan at the start of your career and keeping it out of convenience. Be sure that you're on the plan that will do the most for you at this moment in time.

Beginning Oct. 1, 2018, visit mybenefits.myflorida.com to learn what's new this Open Enrollment period and check out the 2019 Benefit Guide. You can make changes to your benefits online in [People First](#).