

Preparing for healthcare changes

With open enrollment in November, now is the time to start planning for 2024. Here are several resources to assist with open enrollment for 2024.

What is changing for 2024? Review the [Open Enrollment Video](#) for employees to learn more.

Not sure the difference between a copay and coinsurance, or what is an out-of-pocket maximum? The [Medical Insurance Glossary](#) lists key insurance terms and their definitions. Or check out [Understanding Your Medical Coverage Costs](#) to learn more.

Are you seeking a list of preventative services and medications covered by our insurance plan? This [list from Wellmark](#) provides services that will be fully covered without a copay or coinsurance in both the HMO and PPO plans.

Do you need to review your medical claims for the current year to assist in planning for 2024? If you haven't already, visit the [Wellmark](#) website to register today. To register:

- Click the Log In / Register button in the upper right-hand corner of the page.
- Click the Register button.
- Under "Not Yet Registered?" select Member and click Register.
- Follow the instructions to complete the registration.

After registering, you can access your medical claim details, register to receive your explanation of benefits electronically and locate participating providers. And don't forget, as part of your medical plan with Wellmark, you can sign up for Identity Protection at no charge. Just click on the Identity Protection link in the lower left-hand corner of the page and follow the instructions to complete registration.

Not sure which medical plan is right for you or your family? Use [ALEX](#), the interactive online benefits tool, to assist you in planning for 2024.

Looking for your dental claims? Visit the [Delta Dental](#) website to create your account to view your dental claims for the current year. To register:

- Click the Sign in / Register link in the upper right-hand corner of the page.
- Under Create an account, click the Create an account button.
- Choose "I am a member or adult dependent and have coverage with Delta Dental," then click Proceed to step 2.
- Complete the member registration to register your account.

Like Wellmark, you can access your dental claim details, get cost estimates, and more. Did you know you can access the [EyeMed Vision Discount](#) plan as part of your dental coverage at no cost?

Thinking about using a Flexible Spending Account (FSA) but not sure where to start, or considering contributing more to your FSA in 2024? University Human Resources has resources to assist you in planning. Visit the [Flexible Spending Accounts](#) webpage for more information.