Online Benefit Enrollment FAQ’s

OnTrack Enrollment Process

- What browser should I use?
  - OnTrack will operate effectively with the Firefox or Microsoft Internet Explorer browsers on PCs or Macs. For best results, the browsers should be Release 4.x level or later. While Internet Explorer Release 4.x functions satisfactorily on Mac platforms, you will achieve a more aesthetic appearance with Release 5. Google Chrome may have some issues so if you encounter problems using Chrome then you should switch to a different browser.

- How do I login?
  - Go to OnTrack and click the Log In link at the top of the page. Enter your username and password then click SUBMIT.

- What do I do if I forget my password?
  - Click “What’s My Password?” at the bottom of the main OnTrack page to reset your password, if needed. You may also call the Help Desk at ext. 5200 (external - (336) 278-5200 ) for help.

- Do I have to finish the process in a certain amount of time once I start it?
  - You may make elections and save them as many times as you wish. The only limitation is that OnTrack will time out after 20 minutes of inactivity. Also, the enrollment period is only open from October 23 – November 3 so all elections must be completed and signed before the period ends.

- Will my session time out?
  - OnTrack will time out after 20 minutes of inactivity.

- Do I have to do this on-campus?
  - You are not limited to on-campus only. You may access OnTrack anywhere you have access to a web browser.

- May I use the back button?
  - NO! Please do not use the back button. If you need to go back then you will need to click on the “Main Menu” link at the top of the page and start over.

- How can I get help with this process?
  - You may choose to make your changes online at the Benefits Fair or by scheduling an appointment with a Human Resources staff member (ext. 5560) for assistance during the open enrollment period.

- Is this my only option or may I submit a paper copy?
  - You can ONLY make elections by completing a paper form for the following coverages:
    - Dependent Life insurance,
    - Optional Life insurance(s), and
    - Long-Term Disability insurance.

- Is my personal information safe?
  - Please be advised that the Office of Human Resources has taken steps to ensure the confidentiality and security of your personal information. Only you have the ability to log in, view and/or make changes to your benefits through this site.

Benefits

- What benefits are available?
  - Benefits offered during the open enrollment period can be found on the Open Enrollment website. Please click here to be directed to that website.

- Who is eligible for benefits?
  - All full-time employees are eligible to participate.
• May I opt out of benefits?
  o You may only opt out of voluntary benefits. If you are unsure which benefits are voluntary and
  which are involuntary, please contact a Human Resources staff member (ext. 5560) for assistance.

• What do I do if I don’t want to change anything?
  o Employees that do not go into the online system during open enrollment to add, delete, or
    make a change to their benefits will maintain their benefits (medical, dental, vision, etc.) at
    their current coverage level except for those individuals that participate in the flexible
    spending plans. Flexible spending (medical and/or dependent care spending accounts)
    participates must re-enroll in those plans every year because previous elections do not
    rollover.

• When is the open enrollment period?
  o The enrollment period is open from October 23 – November 3.

• What happens if I miss the period and want to make elections?
  o You will not be able to make elections after the open enrollment period ends.

• When will my benefits start?
  o Elections made during the open enrollment period will have an effective date of January 1,
    2018.

• How do I see my current benefits?
  o You may see your current benefits by logging into OnTrack. Click “OnTrack for Employees”
    then “Current Benefits”.

• When will deductions start?
  o Deductions will start with your first January 2018 pay. Please pay close attention to your
    January 2018 pay voucher to ensure that it accurately reflects the proper deductions. Your
    new elections or any rate changes will not be reflected on pay voucher until after your first
    payroll deduction in January 2018.

Health Savings Account (HSA)

• What is a Health Savings Account (HSA)?
  o A Health Savings Account (HSA) combines a high deductible health plan with a savings
    account to help pay for qualified medical expenses.

• Who is eligible to participate in an HSA? Under IRS guidelines, you must meet the following eligibility
  requirements to enroll in an HSA:
  o Be covered under a High Deductible Health Plan.
  o Not covered under other health insurance.
  o Not enrolled in a medical Flexible Spending Account (FSA) or covered by a spouse’s FSA.
  o Not enrolled in Medicare or Tricare.
  o Not another person’s dependent.

• Are there any other limitations?
  o Yes. Due to High Deductible Health Plan regulations, if you elect to participate in Health Plan C
    with the HSA you will not be eligible to utilize the services Elon University’s Faculty/Staff
    Wellness Center.

• If I currently participate in the medical FSA but want to enroll in the HSA for 2018, what are my
  options?
  o If you are currently enrolled in the medical FSA and wish to enroll in health Plan C with the HSA
    for 2018, you must deplete your medical FSA funds by December 31, 2017.

• Will Elon contribute to the HSA?
  o Yes. The university will fund the HSA with an annual contribution of $500 for individual
    coverage and $1,000 for family coverage for employees who elect Plan C. The employee may
also contribute to the HSA if they elect Plan C, up to the annual IRS limit which is $3,450 for individual and $6,900 for family. Please note, these maximums include the employer contributions. Plan participants age 55 and older may make an additional $1,000 (maximum) catch up contribution. When calculating your annual contribution maximum, be sure to subtract the university’s contribution.

- Still have questions? Click here to be directed to a list of frequently asked questions and answers.

**Flexible Spending**

Click here to access the FAQs for Flexible Spending Accounts.

**Domestic Partner**

- What is a Domestic Partner?
  - Click here for the Elon Domestic Partner policy.
- What benefits are available for domestic partners?
  - Any benefit that is available to a spouse is available to a domestic partner.
- What are the requirements for electing domestic partner benefits?
  - Please refer to Elon’s Domestic Partner policy if you have questions regarding domestic partner qualifications.

**Dependents/Beneficiaries**

- How do I indicate my dependents and beneficiaries?
  - Click here for information on managing your dependents via the online open enrollment process.
- What information do I need to enter for my dependents and beneficiaries?
  - You will need to enter their full names, addresses, birth dates and social security numbers.
- May I choose different beneficiaries for the different life insurances?
  - Whomever you select as beneficiary for the basic life insurance has to be the same beneficiary for the optional life insurance. As policy holder for the dependent life and optional life for spouse/domestic partner and/or optional dependent life insurance(s), you are the beneficiary. Please note that you must complete a paper form to designate or make changes to your beneficiaries.
- When and how may I change beneficiaries?
  - You may change your beneficiaries during the open enrollment period and any time throughout the year by stopping by the Office of Human Resources to complete a beneficiary change form.