

# Post OE Instructions

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## Daily OE Processes

OE events in Entered Status will continue to be finalized on a nightly basis around 9:30pm through 11-15-24. Confirmation statements and confirmation statement emails will also be generated at that time.

**Open Enrollment events will be open for agency entry through Friday, November 1<sup>st</sup>.** If the employee submitted their OE elections, the OE event will be closed to agency entry, and you will need to create a ticket if any updates are needed.

All paper forms are available on the [DPM Employee Benefits Forms Page](#).

## OE Tickets

If you need an OE event re-opened, submit a ticket, indicate reason that OE must be re-opened and attach applicable applications/documentation with **SSNs redacted**. Central Benefits staff will do all needed entry on OE event.

## Life Events

Agencies should create a ticket due to life event or job changes that occur where documentation is required (i.e., proof of maternity/paternity, COBRA, etc.) throughout the rest of the year. Central Benefits will be monitoring and updating OE elections as needed.

## Multiple Jobs – Primary Flag

Agencies should still NOT move an employee's benefits flag. If you need the flag moved, create a ticket. Central Benefits will communicate with agencies when they can start changing flags again (sometime in mid-January).

## Notified Status, OOS and Health Plans Going Away

### Agency Management of Employees in Notified Status

- Agencies received a list of employees who were in Notified Status when eBenefits closed. These are employees who saved but did not SUBMIT their elections. Agencies can also run CEN\_BN\_OE\_NOTIF\_ELECT\_YES to see their employees and the elections that were saved.
- Agencies should contact these employees and request paper applications for any elections that they want
- Once applications are received, agency should go to the OE event in Perform Election Entry, confirm the elections match the applications (update as needed) and submit the OE event. **OE Event will be open for agency entry through Friday, November 1<sup>st</sup>.**

### Current OOS Enrollees who Did Not Re-Enroll during OE

- Run OE\_2025\_EM\_OOS\_OEOP (OE event open) and OE\_2025\_EM\_OOS\_OECL (OE event closed) to identify 2024 OOS enrollees who did not enroll in OOS during Open Enrollment (some may also be on the Notified Query)
- Contact the employees for an application – applications will be accepted through Friday, November 1<sup>st</sup>.

## Late Application Instructions

1. This information does not apply to new hires who start after the OE period (10/26/24 or later). See the [Hires for the Remainder of Year](#) section.

**Note:** If an employee is still within their initial 30 days of hire, all OE applications should be accepted through the later of the dates listed below or the end of the initial 30-day enrollment window.

1. Supplemental Plans (Dental, Vision, Accident Plan)
  - a. If a late application is received, the agency will determine if the reason for late enrollment is valid (ex. was out of office, family emergency, unexpected change...). "I forgot" is not a valid reason. Late applications should not be accepted if there is not a valid reason.
  - b. **If agency determines late enrollment excuse if valid**
    - i. If OE event is still open, enter enrollment on OE event.
    - ii. If OE event is closed, create a ticket, and attach applications (redact SSN information if applicable). Central Benefits will do the entry.
  - c. **If agency determines late enrollment excuse is NOT valid....**
    - i. The Employer provides the Employee with notice of the late application, and instructions for requesting a review.

- ii. The Employer will review and submit a ticket, attaching all documentation and **a cover memo outlining their actions to this point, and any circumstances they are aware of to support or refute the Employee's request.**
  - iii. Central Benefits will forward the request for review to ETF's Employer Services Section (ESS).
  - iv. ESS will review the request. If the circumstances fall outside the criterion outlined in ETF policy, ESS will forward the request to the Office of Strategic Health Policy (OSHP) for review.
  - v. ETF will advise Central Benefits of a decision within 30 days. If a late enrollment or change is allowed, premiums will be adjusted back to January 1<sup>st</sup> or date indicated on the approval letter.
  - vi. Central Benefits will update PS and the ticket.
2. Late Health Insurance Application
- a. Health insurance applications will be accepted through November 1<sup>st</sup>.
    - i. If OE event is still open, enter enrollment on OE event.
    - ii. If OE event is closed, create a ticket, and attach application (**redact SSN** information if applicable). Central Benefits will do the entry.
  - b. Applications received after 11/01 thru 12/31
    - i. The agency must submit a ticket and attach the completed health application and any other required documentation.
    - ii. Central Benefits will review and work with ETF to make changes in MEBS.
    - iii. Employee can rescind coverage through the end of the year – a written request from the employee or application with RESCIND at the top will suffice. A ticket should be submitted with all communications/applications.
    - iv. Coverage has not gone into effect yet, so CB and ETF are a little more flexible in making changes
  - c. Applications received after 12/31 must go through the normal appeals process:
    - i. See [Chapter 6 of the health manual](#) for full details.
    - ii. If a late health insurance application is received, follow the steps outlined in Section 604 of the health manual. Instead of sending the requests directly to ETF, **the agency must submit a ticket for all Late IYC Requests. DO NOT submit them directly to ETF.**
    - iii. Attach all related documentation to the ticket – redact all SSN information.
    - iv. ETF has 30-60 days to review. Once a decision is made, Central Benefits will update the ticket, do the entry in PS and verify MEBS has been updated.
3. Late Healthcare/Limited Purpose FSA and Dependent Care FSA
- a. **If election made during OE** but wants to change Annual Pledge
    - i. Central Benefits can make changes on the OE event until 12/31/2024. Agency must submit a ticket and attach an updated application indicating the new Annual Pledge Amount.
    - ii. After 12/31/2024, must go through Appeal Process (see below)

- iii. *NOTE: if employee enrolled in wrong plan (in LPFSA and not in HDHP or in HDHP and enrolled in regular FSA), create a ticket and Central Benefits will make the correction.*
  - b. **If no election made during OE**, they have until the first file is sent to OPTUM Financial (11/22) to submit a paper application for 2025.
  - c. **After 11/22**, employee must go through the Appeal Process
    - i. All appeals must be received no later than 1-31-25.
    - ii. **All appeals must be sent to Dana Gehrmann** ([dana.gehrmann1@wisconsin.gov](mailto:dana.gehrmann1@wisconsin.gov)).  
The appeals will be sent to Optum Financial on a weekly basis on Mondays.
    - iii. The following documents must be included in the email to the Central Benefits inbox (redact SSN on forms):
      - 1. Email Subject Line = Late FSA Appeal Form = Empl Name and Empl ID
      - 2. [Late Enrollment Request Form](#)
      - 3. [ERA Enrollment Form](#)
      - 4. Written cover letter outlining pertinent facts or details of circumstances as to why you are submitting the late enrollment request.
      - 5. Documentation that supports the cover letter
    - iv. If approved, Optum Financial will notify the employee and Central Benefits.  
Central Benefits will enter the election.
- 4. Late HSA or Parking/Transit ERA (or election change)
  - a. If OE event open, enter on OE event until (11/01)
  - b. **If OE event closed submit a ticket to Central Benefits to update the enrollment.**
  - c. After 12/26, create a 1-1-25 HSA or 1-1-25 COM event and enter the Annual Pledge.
- 5. Rescinding Healthcare/LPFSA elections
  - a. Employee must submit a [rescind form](#) to their payroll office no later than January 1, 2025.
  - b. Agency should submit a ticket so Central Benefits can waive coverage on the OE event and ensure the enrollment file sent to Optum is corrected.

## Hires for the Remainder of the Year

### Hires Through 12-1-24 (no access to OE event or within first 30 days during OE)

The following will apply to late pay period hires in PP21 (9/22 – 10/5) and PP22 (10/6 – 10/19), and all hires in PP23 (10/20 – 11/2), PP24 (11/3 – 11/16), and part of PP25 (11/17– 11/30).

- Healthcare FSA, Dependent Care FSA
  - Remind employees that coverage they enter on HIR event is effective in 2024
  - If they want coverage for 2025, must complete a [paper application](#) within 30 days of hire (if no election made on OE event)
    - Create a ticket, attach application and Central Benefits will do entry on either OE or ADM (depends on timing of receipt of application)

- Parking/Transit
  - If coverage is effective in 2024, remind employee that coverage they enter on HIR is effective in 2024
    - They must complete a [paper application](#) for 2025 (if not entered on OE event)
      - If they have an OE event, enter on OE event (agencies can do this until 11/1), otherwise create a ticket for Central Benefits to enter on the OE event.
      - If no OE event, collect a paper application and submit a ticket if prior to 12/26, if after 12/26 you must create a 1-1-25 COM event and enter election
- HSA
  - If coverage is effective in 2024, remind employee that coverage they enter on HIR is effective in 2024
    - They must complete a [paper application](#) for 2025 (if not entered on OE event)
      - If they have an OE event, enter on OE event (agencies can do this until 11/1), otherwise create a ticket for Central Benefits to enter on the OE event.
      - If no OE event, collect a paper application and submit a ticket if prior to 12/26, if after 12/26 you must create a 1-1-25 HSA event and enter election
  - If coverage is effective in 2025, no additional action needed – HSA election will be entered on SHR event.
- Supplemental Plans (Dental, Vision, Accident Plan)
  - **If hire date is after the end of OE (10/25/24 or later)**, they must enroll in any supplemental plans they want on their HIR event. They are not eligible to enroll on an OE event because they were hired after the end of OE.
- Opt-Out Stipend – if eligible for the employer contribution in 2024, make sure the employee completes 2 [health insurance applications](#) opting out for both years – one for 2024 and one for 2025.
  - Use the SHR event (or OOS event if employee has prior service) to enter 2024 election and a 1-1-25 OOS for the 2025 election.

### December 2 – December 31 Hires

- For employees hired 12/2 – 12/31, the 2024 FSA and HSA limits connect to their HIR event even though coverage is effective 1-1-25
  - Solution:

- HSA – can change at any time so if employee wants to maximize, can create an HSA event to increase annual election (event date = 1-1-25 or later)
- Parking/transit – create a 1-1-25 COM event to enter updated annual election
- Dependent Day Care - no limit change so no issue

## Timeline

- **Oct 1<sup>st</sup>**: run PP20 WRS Lookback Report + do all associated processing
- **Oct 2<sup>nd</sup>**: 11/13 – 11/26 SHR events open for entry
  - Do not use OE event in place of SHR event for January coverage
- **Oct 10<sup>th</sup>**: 11/27 – 12/10 SHR events open for entry
- **Oct 14<sup>th</sup>**: run PP21 WRS Lookback Report + do all associated processing
- **Oct 16<sup>th</sup>**: 12/11 – 12/23 SHR events open for entry
- **Oct 25<sup>th</sup>**: Last day of OE...thousands of employees likely making their elections
  - Last day to cancel/waive benefits for 2025
  - eBN closes at 11:59pm
- **Oct 28<sup>th</sup> – Nov 1<sup>st</sup>**: OE event still open to agencies to enter paper apps received on or before 10/25 (final date subject to change)
- **Oct 28<sup>th</sup>**: run PP22 WRS Lookback Report + do all associated processing
- **Nov 4<sup>th</sup>**: 12/24- 1/1/25 SHR events open for entry
- **Nov 6<sup>th</sup>**: 1<sup>st</sup> OE health election file sent to ETF
- **Nov 11<sup>th</sup>**: run PP23 WRS Lookback Report + do all associated processing
- **Nov 13<sup>th</sup>**: 2<sup>nd</sup> OE health elections file sent to ETF (updates since 11/06 file)
- **Nov 15<sup>th</sup>**: Last day to submit OE health elections to ETF (5pm)
- **Nov 22<sup>nd</sup>**: 1<sup>st</sup> OE enrollment file to Optum Financial
- **Nov 25<sup>th</sup>**: list of OOS enrollees sent to ETF for validation
  - run PP24 WRS Lookback Report + do all associated processing
- **Dec 9<sup>th</sup>**: Run PP25 WRS Lookback report + do all associated processing
- **Dec 11<sup>th</sup>**: OE file sent to Delta Vision & Delta Dental (includes Supplemental Dental, Preventive Dental)
- **Dec 15<sup>th</sup>**: 1<sup>st</sup> day of 2025 Pay Period 1
- **Dec 18<sup>th</sup>**: Send OE elections to Securian for Accident Plan
- **Dec 26<sup>th</sup>**: 2<sup>nd</sup> OE enrollment file sent to OPTUM Financial
- **Early January**
  - Central Benefits will begin health compare with ETF's system
  - Re-send OOS list to ETF for validation (in case of changes)

- **Jan 9<sup>th</sup>**: first check payable in 2025