



**2024**  
**Annual Enrollment**  
Nemours Benefits

## FAQs: 2024 Benefits Annual Enrollment

### General

**1Q: What is important for me to know about the 2024 benefits annual enrollment?**

**1A:** Your current elections will carry over into 2024 if you choose to not make any changes. The exceptions include associates who are enrolled in:

- The Spousal Advantage Value Incentive (SAVI) plan;
- Flexible spending accounts (FSAs) including health care, limited purpose, dependent care, mass transit and/or parking;
- The health savings account (HSA) who want to continue enrollment in the Green plan; and
- The income-based health reimbursement account (HRA) (see FAQs 11, 12 and 51-61 as eligibility factors apply).

This year, we will continue to offer a PTO buyback option (see questions 30-40)

**2Q: When is the 2024 annual enrollment election period?**

**2A:** Our annual benefits enrollment period for 2024 elections will begin Wednesday, Oct. 11, 2023, and run through Tuesday, Oct. 31, 2023.

**3Q: Will the annual enrollment process be online again this year?**

**3A:** To continue aligning to our associates' communication preferences, annual enrollment packets will NOT be mailed to homes. All materials typically provided during annual enrollment will be available electronically through the Nemours Children's Benefits portal, Nemours Net, as well as through NemoursBenefitsGuide.com (accessible externally). Associates will receive an email announcing enrollment. Associates also will receive a postcard at their homes reminding them of the dates with a QR code for a direct link to the digital annual enrollment materials. Everyone will also receive these links through a variety of communication channels to ensure access to this important information.

# Benefits Changes and Enhancements in 2024

## Health Care Navigation

### 4Q: What is Quantum Health?

4A: Beginning Jan. 1, 2024, Quantum Health will provide a new “front door” for benefits. This navigation and advocacy partner will assist with communication, support and understanding your benefits all while providing a higher level of customer service. Think of them as a **one-stop shop** for your health and insurance benefits.

### 5Q: Why should I use Quantum Health?

5A: All of your benefits will be at your fingertips with one number.

This means instead of needing to know the contact information for the medical, dental, vision, Rx, and all specific programs we offer for diabetes, exercise therapy, and surgical centers of excellence for example, you just need to know the contact details for Quantum Health. Quantum will connect you to all the benefit programs that Nemours offers that may benefit you at the time of need.

Quantum Health is also the advocacy partner (replacing Health Advocate) to answer your detailed plan questions, help you find in-network providers, and more.

### 6Q: Does Quantum Health work with the Nemours medical plans?

6A: Quantum Health will be our medical care coordinator (currently managed by Aetna) to handle pre-certification and medical plan care coordination. Services subject to pre-certification requirements will essentially remain the same and courses of treatment that are in progress will not be interrupted. Your Aetna network of providers is **NOT changing**. However, your claims will be paid by Aetna’s third-party partner, Meritain Health. If you have claims questions, you’ll reach out to Quantum Health.

### 7Q: Does Quantum Health only work if I’m enrolled in one of the Nemours medical plans?

7A: There are a lot of benefits tied to our medical plans. However, any of our benefits-eligible associates can reach out to Quantum Health for information on other benefits or for navigation help with our other carriers.

## Medical Coverage

### 8Q: Will we continue to have Aetna as our health insurance provider?

8A: No but you will have access to the same Aetna network providers. Nemours will continue to offer the same two Preferred Provider Organization (PPO) options (the Red and White plans, with in and out-of-network benefits), an Exclusive Provider Organization (EPO) option (the Blue plan, with in-network benefits only) and a high-deductible health plan (Green plan). Beginning Jan. 1, 2024, these plans will be administered by Meritain Health in conjunction with Quantum Health. However, we will continue to use the national Aetna network of participating providers. Quantum Health will be your point of contact for all things related to our medical plans.

### 9Q: What about my ID card?

9A: All associates who enroll in the Nemours medical plan will receive a new ID card with the Quantum Health logo and contact information for Jan. 1, 2024.

**10Q: Do my dependents have to be enrolled in the same plan as me in 2024?**

10A: Yes. Eligible dependents must be enrolled in the same plan as the associate (i.e., Red, Blue, White or Green plans).

**11Q: Will the health reimbursement account (HRA) continue for 2024?**

11A: Nemours is again offering an income-based HRA for associates who qualify based on household income. Eligible associates must enroll in either the Red, White or Blue plan and complete the HRA application found on the right-hand side of the bswift portal after logging into your account. You will also create an HR Help Center Ticket with the benefits category in MyTech and upload your 2022 tax returns with the application; more information and a link to the application is available here. Those who apply will be notified via your MyTech ticket once your application and required documentation have been reviewed and a determination has been made. Applications and documentation are due by Nov. 30, 2023. Additional details in the FSA, HSA & HRA section below.

**12Q: If I had the HRA in 2023, do I need to do anything to continue eligibility for 2024?**

12A: Yes. You will need to submit a new HRA application and your 2022 tax return via MyTech to determine your continued eligibility. Applications and documentation are due by Nov. 30, 2023.

**13Q: Will fertility benefits continue to be offered in 2024 and are they available in all four plans?**

13A: Nemours provides comprehensive and inclusive family-forming benefits including fertility benefits and additional pregnancy and parenting support resources. The benefit design allows you and your doctor to pursue the most effective treatment and provides coverage for two cycles. These fertility benefits are available in all four plans (Red, White, Blue or Green). This benefit is subject to your deductible and coinsurance. In addition, there is maternity support through Cleo Baby.

**14Q: What if my spouse's employer offers benefits?**

14A: If you are currently enrolled in a Nemours plan but have the opportunity to enroll in your spouse's plan (non-Nemours), you will want to consider our SAVI plan. Your Nemours premium for SAVI is \$0, and it will pay 100 percent of the eligible out-of-pocket costs incurred from your spouses' medical plan up to the Affordable Care Act (ACA) maximums (2024 limits are \$9,450/single and \$18,900/family per year).

Note: SAVI is available to currently enrolled associates, spouses and children who move to the spouse's plan (except for TRICARE, Medicare, Medicaid and HSA plans). You and your spouse should weigh which plan works best for your circumstances.

**15Q: I was enrolled in SAVI in 2023. Do I need to do anything to continue coverage in 2024?**

15A: Yes. You must re-attest your eligibility for 2024. If you miss this step, you and your covered dependents enrolled in 2023 will be removed for 2024.

**16Q: What is the spousal surcharge for 2023?**

16A: The spousal surcharge will continue to be \$300 per month. This surcharge is applicable only when your spouse has access to medical coverage through his/her/their employer and you decide to cover him/her/them through a Nemours medical plan. If your spouse is not covered by Nemours, there is not a spousal surcharge. The spousal surcharge will continue to be waived if you both work at Nemours. If your spouse has access to medical coverage from his/her/their employer, you can avoid the spousal surcharge and lower your out-of-pocket costs by enrolling in the SAVI plan.

Note: You are required to update the status of your spouse's coverage availability during annual enrollment.

**17Q: Which of the plans has the most tax advantages?**

17A: The Green plan includes a health savings account (HSA). An HSA account offers a triple tax advantage to those who enroll in it. Associates can contribute tax free, earn tax-free interest on their investments and use the funds for eligible medical expenses tax free.

**18Q: Is the cost of our benefits increasing for 2024?**

18A: The Nemours average annual cost per full-time associate has increased from \$15,270 in April 2022 to \$17,134 in July 2023, an increase of 8 percent. Dental is increasing by 2.2 percent and there is no change to the vision plan costs.

**19Q: What's driving up the cost of health care?**

19A: Many U.S. organizations are experiencing price increases for medical and other benefits due to high inflation, increasing cost of pharmaceuticals and ongoing labor shortages.

**20Q: Are there other medical coverages that can help me save money?**

20A: Associates and their family members enrolled in one of the medical plans (Red, Blue, White or Green) have access to 2<sup>nd</sup>.MD, a virtual medical consultation and navigation service. With 2<sup>nd</sup>.MD, you can connect virtually with board-certified, elite specialists about your diagnosis or treatment plan all within a matter of days at no cost to you. 2<sup>nd</sup>.MD can answer questions about (1) diseases, cancer or chronic conditions; (2) surgeries or procedures; and (3) medications and treatment plans.

We continue expanding our centers of excellence through Carrum that includes cardiac, musculoskeletal and bariatric surgery. Using the centers of excellence is optional, but for those who choose the centers of excellence, your out-of-pocket costs will be lower and the cost of travel, if necessary, will be covered.

There are also services to help with diabetes through Twin Health and exercise therapy services offered through Hinge Health.

## Prescription Coverage

**21Q: Which company do we use for prescription drug benefits?**

21A: Pharmacy benefits will continue to be administered by Express Scripts, the country's largest pharmacy benefit manager.

**22Q: What does our prescription drug program cover?**

22A: The plan covers generics, preferred brands and non-preferred brands at participating pharmacies.

**23Q: Are there any prescription coverage changes for 2024?**

23A: There are no changes to the prescription coverage for 2024.

## Dental Coverage

**24Q: Do we still have three options to choose from for 2024?**

24A: Yes; there are three levels of dental coverage available through Delta Dental - Red, Blue and White.

**25Q: What does our dental plan cover?**

25A: Coverage includes diagnostic and preventive services, basic services, major services and, on select plans, orthodontia.

**26Q: Do my preventive services count toward my annual benefit maximum?**

**26A:** No. Preventive services do not count toward your annual benefit maximum.

## Vision Coverage

**27Q: What type of vision plans are being offered in 2024?**

**27A:** Nemours offers two affordable, associate-paid vision plan options for you and your family through Vision Service Plan (VSP).

**28Q: What kind of benefits does VSP provide?**

**28A:** Benefits include routine eye exams, lenses, frames and discounts on other vision services purchased through participating providers.

**29Q: Is there any difference between next year's vision coverage and this year's plans?**

**29A:** No. The vision plan rates are remaining the same.

## Other Benefits

### PTO Buyback

**30Q: What is a PTO buyback program?**

**30A:** A PTO buyback or cash-out program is a benefit program that gives associates an option to receive cash in lieu of accrued PTO.

**31Q: Who is eligible to participate?**

**31A:** All benefits-eligible associates who accrue PTO and have at least 88 PTO hours for the pay period ending Sept. 23, 2023, are eligible.

**32Q: What are the minimum PTO balance requirements to be able to sell accrued PTO?**

**32A:** To be able to sell accrued PTO, you must have at least 80 hours of PTO in your bank after selling PTO. The smallest amount of PTO that can be sold is eight hours. For example, if you have 88 hours of accrued PTO, you may sell eight hours.

**33Q: Will my PTO buyback request be affected if I fall below the 80-hour minimum required balance before payment?**

**33A:** We will review PTO buyback elections prior to processing. Individuals who fall below the 80-hour balance will have their PTO buyback election lowered to meet the minimum requirement.

**34Q: Does pre-scheduled PTO affect my PTO balance?**

**34A:** Pre-scheduled PTO will not lower the PTO balance that appears eligible for buyback. If you have PTO planned for future use, please be mindful of what you chose to sell so that your planned PTO is available when you need it.

**35Q: If I want to participate, when can I sell accrued PTO?**

**35A:** The PTO buyback program will be offered during annual enrollment, Oct. 11- Oct. 31, 2023. Elections cannot be changed after midnight on Oct. 31, 2023.

**36Q: What are the minimum and maximum number of PTO hours that I can sell?**

**36A:** The minimum number of accrued PTO hours to sell is eight hours, and the maximum is 100 hours. PTO is sold in hourly increments.

**37Q: How many times will this program be offered a year?**

37A: The PTO buyback program is being offered only one time this year, with the election during annual enrollment.

**38Q: When will payment be made?**

38A: PTO buyback payments will be processed with the Nov. 24, 2023, paycheck. It will be a separate check.

**39Q: If I want to make a change to my retirement contribution for the Nov. 24 check, when is the deadline to go into Transamerica's site to make a change?**

39A: The last day to change your deferral election would be midnight on Wednesday, Nov. 15, 2023.

**40Q: Is the PTO sold paid at its full value?**

40A: If you sell accrued PTO, it will be paid at **80 percent** of its value. For example, if you sell 100 PTO hours, it will be paid at 80 percent of your pay rate and 100 hours will be removed from your PTO bank. Your payment will be equivalent to 80 hours of PTO.

## Parental Leave

**41Q: What is Nemours parental leave benefit?**

41A: All new parents are eligible for six weeks of paid (100%) parental leave. This is in addition to the short-term disability benefits that birth mothers currently receive.

## Employee Assistance

**42Q: How many visits are allowed under our Employee Assistance Program provided by Resources for Living?**

42A: Annual allowed visits include eight per topic, per year, per person. This benefit is available to all Nemours associates and their households.

## Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs) & Income-based Health Reimbursement Arrangements (HRAs)

**43Q: Who is our spending accounts vendor?**

43A: *For Jan. 1, 2024, HealthEquity will administer our spending accounts.*

**44Q: What happens with my funds with PayFlex?**

44A: For the FSAs and the HSA, you will have to complete a new enrollment in the bswift portal.

- Any funds in your health care FSA up to \$610 will rollover into 2024. Any remaining FSA funds will be forfeited.
- For the dependent care account, there is a runout process where you will have until April 30, 2024, to submit for reimbursements for services in 2023.
- Mass transit and parking funds will be rolled over.
- HSA funds will rollover if you complete the [e-consent form](#).

**45Q: Do I need to re-enroll in the FSA for 2024?**

45A: Yes; you need to make a new FSA pledge to continue the benefit for 2024 (health care, limited purpose, dependent care, parking or transportation).

**46Q: What happens to my FSA funds if I move to the Green plan from one of the other plans?**

46A: If you move from a Red, Blue or White plan to the Green plan, any unused health care FSA funds from 2023 will be converted to a limited purpose FSA and carried over to 2024 up to the IRS limit. The limited purpose FSA funds can be used for qualified dental and vision expenses incurred during 2024.

**47Q: What changes are being made to the employer contributions to the HSA?**

47A: The employer HSA contribution amounts are NOT changing (up to \$250 for single and \$500 for single plus coverage). Nemours' contributions are pro-rated and deposited twice monthly instead of as a lump sum. However, associates will have access to the full Nemours' contribution and their contributions from the start of the year if needed.

**48Q: Will my personal HSA contributions rollover to 2024?**

48A: No; if you want to make an HSA contribution during 2024 then you must elect a new contribution amount during the enrollment process. Unlike the FSA, you can make changes to the HSA throughout the year. Please note that your HSA funds will rollover year to year.

**49Q: How do I transfer my HSA funds?**

49A: You must click on the [e-consent link](#) and agree to the transfer. The link will be open from Oct. 11, 2023 – Jan. 5, 2024. PayFlex will sell investments and send over to HealthEquity on Jan. 30, 2024.

**50Q: What other things do I need to know about my HSA and the transfer to HealthEquity?**

50A: Here's a couple of things to be aware of:

- You will get a new card to swipe for eligible expenses.
- Associates with an HSA have to enroll in e-statements to avoid \$1.50 paper statement fee.
- Associates have to activate an account on the HealthEquity website in order to utilize their mobile app. **There will be a blackout period where your PayFlex card won't work (tentatively scheduled for Jan. 30, 2024, through Feb. 22, 2024). Your PayFlex account will close on Jan. 30, 2024.**

**51Q: What is a health reimbursement arrangement (HRA)?**

51A: An HRA is a benefit account owned and funded by Nemours. The funds are used by eligible associates and their dependents to pay for eligible medical expenses.

**52Q: Who contributes to an HRA?**

52A: It is funded by Nemours. HRAs do not allow associate contributions.

**53Q: What are the HRA annual contribution limits?**

53A: \$1,000 for associates enrolled in single coverage and \$2,000 for associates enrolled in family coverage. Family coverage includes any combination of spouse and/or children.

**54Q: When is my HRA funded?**

54A: Once your application has been approved, you will be notified by HR Solutions Call Center with information as to when the funds will be available and when to expect your new ID card. This information will be included in your MyTech ticket.

**55Q: What is an HRA-eligible expense?**

55A: HRA-eligible expenses include copays, coinsurance, deductibles and prescriptions. Please note that Meritain (our new claims administrator) is not able to set the funds so that it only applies to in-network benefits. To get the best use of these funds, we suggest trying to stay in the network as out-of-network services have separate deductibles and coinsurance.

**56Q: Can I get reimbursed from both my HRA and FSA?**

56A: You cannot claim the same expense twice in order to get reimbursed from multiple accounts. In other words, you cannot get reimbursed by your HRA and the FSA for the same expense. There is no "double dipping."

If you have an HRA and FSA, there are some situations that may allow reimbursement from multiple accounts, though not for the same total expense. For example, say you have an HRA and FSA, and you incur a \$500 bill. In your HRA, you have \$200 available to spend, so you receive reimbursement for that \$200. The remaining \$300 may be covered by the FSA since that amount had yet to be reimbursed.

**57Q: How do I use the HRA?**

57A: You will need to present your new Quantum Health ID card to your provider or pharmacy. When the claims are submitted, the funds will be deducted from the HRA account. Any charges outside of the annual contributions will be your responsibility to pay.

**58Q: If I leave Nemours, can I keep the funds in the HRA?**

58A: Associates cannot keep any remaining HRA funds when they leave their employment, whether termination is voluntary or involuntary. However, if you enroll in COBRA and continue your coverage, you will have access to those funds.

**59Q: Do HRA funds rollover from year to year?**

59A: No.

**60Q: How do I apply for this benefit?**

60A: You will need to complete the 2024 income-based HRA form and submit your 2022 federal income tax return (Form 1040). If you are married and file separate returns, please include both your and your spouse's 2022 federal income tax return with this application. Please redact or black-out any Social Security numbers on your form prior to sending.

Applications for 2024 will need to be submitted by Nov. 10, 2023. Any missing documentation may delay the process.

**61Q: I had the HRA in 2023. Do I need to do anything to have it in 2024?**

61A: Yes. You will need to submit a new HRA application and your 2022 tax return(s) to determine your continued eligibility.

## **Public Service Loan Forgiveness**

**62Q: What is the Public Service Loan Forgiveness (PSLF) program?**

62A: PSLF is a federal program offered by the U.S Department of Education that forgives remaining balances on direct loans if certain eligibility requirements are met including remittance of 120 qualifying monthly payments under certain repayment plans while working full-time for a qualifying employer. Eligibility and application information is available [here](#). You may also visit [Nemours.tuition.io/register](https://nemours.tuition.io/register) and request an email invitation to participate by entering your work email address.



# Enrollment Process

## 63Q: How do I enroll?

63A: For single sign-on to the Nemours network at work or at home through VPN, you can access <https://NemoursBenefits.bswift.com> without entering a username or password. The enrollment link can be found through Harmony. From the Nemours Net home page:

- Click on the Harmony tile on the right side of the page
- Click on the Navigator on the top left corner of the Harmony home page
- Click on "Show More"
- Under Nemours Applications, click on Health and Insurance Benefits

To log on outside of the Nemours network, **first-time users** must go to

<https://NemoursBenefits.bswift.com> and:

- Enter your username and password:
- Your username is your Nemours network username.
- Your password is the last four digits of your Social Security number.
- Click on the "Log In" button.

Next, you will be asked to change your password.

For returning users, go to <https://NemoursBenefits.bswift.com> and:

- Enter your username and password
- Click on the "Log In" button.

If you have forgotten your password, click on the "Forgot Password" link.

Be sure to click on, "**I agree and I'm finished with my enrollment,**" to complete the enrollment process. If you fail to complete this final step, your changes will NOT be saved for 2024.

## 64Q: If I'd like all my benefits to remain the same, is there anything I need to do?

64A: If you don't go through the enrollment process, your 2023 elections will carry over into 2024. However, if you participate in any of these benefits, you will need to re-elect:

- SAVI
- Flexible spending accounts (health care, limited purpose, dependent, mass transit and parking)
- Health savings account

If you are enrolled in the HRA, you will need to verify your continued eligibility by Nov. 10 2023.

## 65Q: Will I receive a benefits summary after I enroll? What if there's an error or I need to make a correction?

65A: Upon completion of your online enrollment, a confirmation statement will be provided for you to save, email or print. In addition, you will receive an email following the end of the enrollment window with instructions on how to access your confirmation statement. Please check your confirmation statement carefully. If you need to make any changes, there will be a correction period (Nov. 20-28, 2023) for you to make any final changes to your benefits for 2024.

## 66Q: When do the new benefits go into effect?

66A: Benefits elected during annual enrollment will be effective Jan. 1, 2024 (except those requiring insurance company approval).

## 67Q: Will the PTO buy back be available during the correction period?

67A: No. The PTO buy back is only available during the regular annual enrollment period which closes on Oct. 31.

**68Q: What if I have a status change in late 2023?**

68A: If you have a status change or QLE in the last quarter of 2023 (during or after annual enrollment), you will need to make benefits elections for both 2023 and 2024 for your benefits changes to carry over for 2024. You may make both elections either through the enrollment portal or by contacting the Nemours bswift Benefits Center for assistance.

**69Q: Can I waive coverage for my spouse and cover just my kids?**

69A: Yes, you can choose which dependents to cover, as long as you also have coverage under the plans.

**70Q: How do I find out if my provider is in the Aetna network for our medical plans?**

70A: To locate participating providers, go to the "Find a Doctor" tool at Aetna.com. For the plan name, select Choice POS II (Red, White or Green plans) or Aetna Select (Blue plan).

**71Q: Do I need to re-enroll in the 403(b) and 457(b) plans for 2024? What are the maximums?**

71A: No. You do not need to re-enroll in the 403(b) and 457(b) plans. Note that you can change these elections when you sign in on the Transamerica website, [www.trsuretire.com](http://www.trsuretire.com). Current maximum contributions are as follows (we anticipate changes being announced by the IRS in November):

- **403(b):** \$22,500 maximum, if under age 50; \$30,000 maximum, if age 50+
- **457(b):** \$22,500 maximum for all ages