It is the employee’s responsibility to be aware of open change and to review benefit elections and beneficiaries.

Iowa State University holds an open change period annually:

- Beginning at 9:00 a.m. on the first working day in November
- Ending at 5:00 p.m. on the Friday before Thanksgiving
- You will receive notification e-mails with information regarding the open change period
- Information regarding the open change period will be available on the benefits web page at: [http://www.hrs.iastate.edu/hrs/benefits](http://www.hrs.iastate.edu/hrs/benefits) in November
- You can also access the Open Change Benefit Guide at either the ISU Benefits web page or the link in AccessPlus from the menu title “Benefits Info”

**Annual reenrollment is not required.** Once elected, coverage continues until the employee makes a change during an annual open change period. Iowa State University may make changes to any benefit plan. Changes are communicated prior to, and during, the open change period.

**Effective Dates for Changes Made During Open Change Period:**

- February 1 - medical/prescription drug, dental insurance and eyewear plan
- January 1 - health care flexible spending account or dependent care assistance program
- January 1 or upon Principal approval - life and disability insurance

**Possible Changes:**

- **Medical Plan** - You may change from one medical plan to another without a waiting period for a pre-existing condition. During this period you may also add or remove dependents.

- **Dental Plan** - You may begin Basic coverage without incurring the deferred coverage waiting period. During this period you may also change from the Basic Plan to the Comprehensive Plan or from the Comprehensive Plan to the Basic Plan, provided you have been enrolled in the Comprehensive plan for at least three years (see information regarding the three-year lock-in on the Comprehensive Plan in the Open Change Benefits Guide). During this period you may also add or remove dependents.

- **Long-Term Disability** - You may change from the 75%/60% Plan to the 50% Plan. You may elect the 50% Plan during any open change period following your first full year of coverage. The ISU contribution difference for choosing the 50% option will go towards the purchase of ISU medical premium first and then ISU dental premium, if applicable. Any remaining funds are deposited into one of the ISU flexible spending accounts. Once coverage is reduced to 50%, a change back to 75%/60% coverage is available only during open change period and requires the Principal Statement of Health Questionnaire to apply for coverage. Principal will send an e-mail with instructions to complete the online Statement of Health. If approved by Principal, coverage will begin on a date determined by Principal.
- **Group Term Life Insurance (Basic)** - If you elect “no coverage” for Group Term Life and AD&D coverage, the amount ISU provides will be used towards the purchase of ISU medical premium first and then ISU dental premium, if applicable. Any remaining funds are deposited into one of the ISU flexible spending accounts.

  You may apply for the coverage during the open change period. You will be required to complete a Principal Statement of Health Questionnaire. Principal will send an e-mail with instructions on completing the online Statement of Health. If approved by Principal, coverage will begin on a date determined by Principal.

- **Health Care Spending Account (FSA) and Dependent Care Assistance Program (DCAP)** - Annual reenrollment is not required. Once a spending account is elected the employee contribution will continue year after year unless the employee makes a change during open change. During this time you may begin, stop, increase or decrease participation in either the FSA or DCAP.

  If a flexible spending account is created by default or increased/decreased because of ISU credit contribution funds, during the open change period, you may reset the excess credit default choice during the open change period. A default account is created when the contribution for ISU medical, dental, life or disability insurance is greater than what was needed to pay for the applicable premium, or when you have chosen a “no coverage” option.

- **Voluntary Term Life Insurance** - You may elect to begin, increase or decrease Voluntary Term Life Insurance coverage during the open change period. If you elect coverage or to increase coverage after initial eligibility, you will be required to complete a Principal Statement of Health Questionnaire. Principal will send an e-mail with instructions on completing the online Statement of Health. If approved by Principal, coverage will begin on a date determined by Principal.

  Voluntary Term Life Insurance coverage may be stopped at any time. You must request to stop coverage in writing and the insurance will be terminated by the 1st of the month following the day your written request is received by the Benefits Office. If you are also enrolled in dependent term life, be aware that stopping voluntary term life will automatically end the dependent term life coverage.

- **Dependent Term Life Insurance** - You may elect to begin, increase or decrease Dependent Term Life Insurance coverage during the open change period. If you elect the coverage or elect to increase coverage after initial eligibility, you will be required to complete a Principal Statement of Health Questionnaire. Principal will send an e-mail with instructions on completing the online Statement of Health. If approved by Principal, coverage will begin on a date determined by Principal.

  Dependent Term Life may be stopped at any time. You must request to stop in writing and the insurance will be terminated the 1st of the month following the day your written request is received by the Benefits Office.

- **Avesis Vision Eyewear Plan** - You may elect to begin, change or end enrollment in Avesis Vision