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. in October or November on a date determined by the Department of Administrative Services
- Ending at 5:00 p.m. approximately four weeks from the beginning date
- 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 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. The State of Iowa 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:

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

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 - The State of Iowa periodically holds an annual open change period. During this period you may add or remove dependents or terminate coverage. The year there is no open change period, you will still be allowed to remove dependents or terminate coverage.
- Group Term Life Insurance (Basic) - 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.

• **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.

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