

# Managing Open Enrollment Reimbursement Plans

Presented by:

Scott Riordan, *Director, Health & Welfare Services*

Save the Date

## UPCOMING EVENTS

**October 5, 2016**

Back to Basics: What you need to know to create a successful financial plan

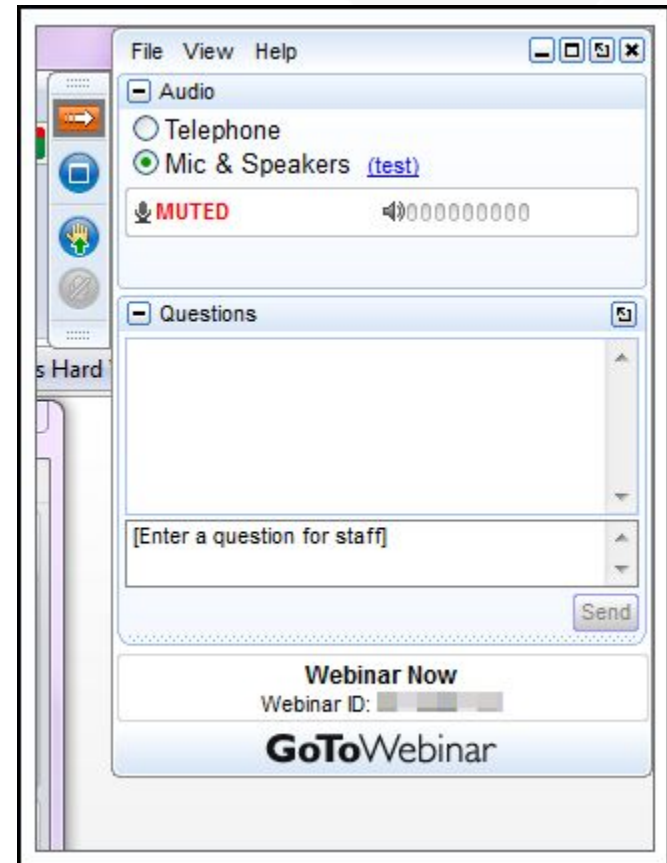
**October 27, 2016**

16<sup>th</sup> Annual Educational Exchange

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[www.sentinelgroup.com](http://www.sentinelgroup.com)

# Asking Questions

- Expand the “Questions” menu
- Type your question
- Click “Send”



# Today's Agenda

- Open enrollment processes and the timing of communications
- Review plan design options and possible decision points
- Offer best practices for an impactful open enrollment
- Preview service enhancements that will soon be available to you and your plan participants
- Questions & answers



# FSA Open Enrollment Basics

- 1** FSA plans are an active enrollment each year
- 2** Sentinel requires updated census information each year
- 3** Debit Card cards must be ordered or reloaded each year

# What we need and why



- **Open enrollment dates/methodology:** This will allow us to appropriately set up our systems and open up the website, if necessary.



- **Insurance co-pay information:** This data is programmed into the debit card system to help with debit card claims processing.



- **Pay schedule information:** This allows the system to properly track contributions throughout the plan year.

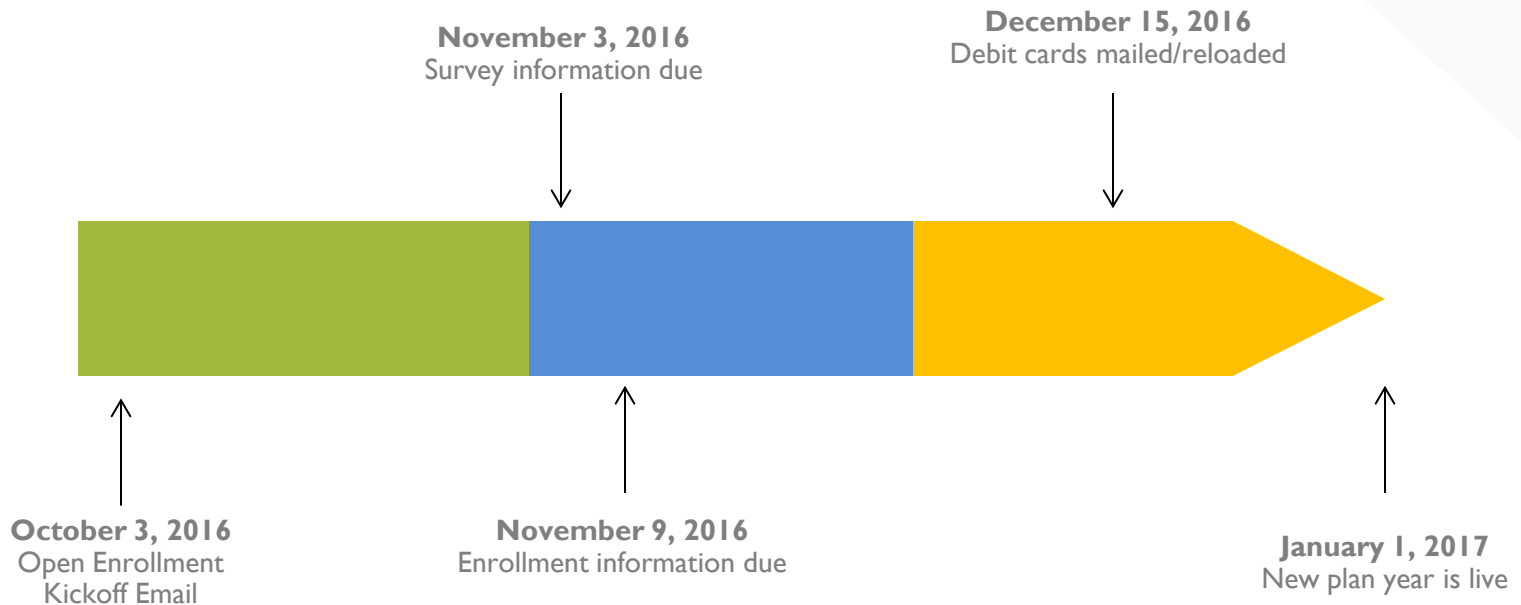


# Enrollment Management





# The Open Enrollment Timeline





# What to look for



## Flexible Spending Account Open Enrollment

### Welcome to Open Enrollment Season!

Sentinel is excited to work with you during annual enrollment of your Flexible Spending Account Plan. We have many easy online features to boost enrollment and create a positive experience for your plan participants.

Steps to setup your FSA plan for the new plan year:

1. Click the survey link below to provide us with your renewal information.
2. Submit your enrollment file to Sentinel. As a Plan Sponsor, you may access and run a variety of reports by logging into the website and choosing "Reports" from the top navigation bar. The report that may be most helpful during open enrollment is the **FSA Enrollment Report**. This report will show the employees currently enrolled in your FSA. Simply update with new hires, remove terminated employees, and update with new elections.

[click here &  
submit your data](#)

#### Your Current Pay Schedules

@Frequencies@

#### Do you need communication materials to give out to employees?

Product brochures and other communication materials outlining the many benefits of enrolling in the FlexChoice FSA are available to you by clicking on "Resources" when logged into the Plan Sponsor portal.

#### Will your plan have any upcoming changes?

Please notify us of any changes you would like to make to your plan. For example: minimum or maximum election amounts, addition of transit/parking benefits, changes to plan year or eligibility requirements, or addition of a Limited Purpose FSA benefit.

#### Do you have questions?

Please do not hesitate to contact us at 855-269-7878. Please submit all materials to Rose Carrick, Diana Fisher or Jonathan Messelaar at [fsaserviceteam@sentinelgroup.com](mailto:fsaserviceteam@sentinelgroup.com).

### key dates

**11/3/2016:** Important information sent back to Sentinel; including Enrollment Method, Payroll Schedule(s) and Co-Pay Information

**11/9/2016:** Enrollment files submitted to Sentinel in order for your plan to be live by the first day of the plan year.

### key information

Click on URL for templates: Copays Calendar  
Online Instructions Enrollment Spreadsheet



### FSA Enrollment Options - December 2016

#### \* What is the name of your employer?

#### \* What is your email address?

#### \* What is the window of time communicated to your employees allowing them to make an election for the new plan year?

From  MM /  DD /  YYYY

Through  /  /

#### \* Which enrollment method will you be utilizing?

- ☐ Online using Sentinel's website ([Download File - Required at least 5 days Prior to the Start of your Enrollment Period](#)) ([Online Enrollment Instructions](#))
- ☐ File provided to Sentinel ([Download File](#))

#### \* Will there be any changes to your insurance co-pays for use with the Sentinel Benny VISA Debit Card?

- ☐ No changes

# Plan Design Decisions

## **Do I add a Limited Purpose FSA benefit?**

- Only applicable to groups with an HSA option
- Allows participants to put away pre-tax money for dental and vision expenses
- Beneficial to those with significant dental/vision expenses (i.e. paying for braces or LASIK) while allowing for HSA funds to remain untouched

## **Do I adopt the \$500 carryover provision or the Grace Period?**

- A plan may not offer both the \$500 carryover and the Grace Period.
- The \$500 carryover allows for Health FSA funds to be rolled into the next plan year if unused, with no impact to the annual contribution limits.
- The Grace Period allows for an extra 2 ½ months of spending after the plan year against the prior year's balance.

## **Do I sync my FSA plan year with my health insurance plan year?**

- This change would require a short plan year to the FSA.

# Enrollment Reports



Scott Riordan ▼ | [Logout](#)

[HOME](#) [REPORTS](#) [EMPLOYEES ▼](#) [PLANS](#) [RESOURCES](#) [IMPORTS ▼](#) [LINKS ▼](#)

Last Login Date: 9/26/2016 9:36:25 AM CDT  
Last Login Source: Employer Portal

Welcome, Scott

## Recently Created Reports

[FSA and HSA Enrollment Report \(9/26/2016\)](#)

Created: 9/26/2016 | EXCEL

[HRA Enrollment Report \(9/26/2016\)](#)

Created: 9/26/2016 | EXCEL

[Employer Funding Notification \(9/17/2016 - 9/23/2016\)](#)

Created: 9/23/2016 | Detail Report | PDF

[Claims Reimbursement Notification \(N/A\)](#)

Created: 9/23/2016 | Detail Report | PDF

[View All Reports](#)

## Import Queue

[1](#) Completed in the last 7 days

[Import Data From File](#)



## Questions?

Contact Health & Welfare Service Team at (855) 269-7878 or [clientcare@sentinelgroup.com](mailto:clientcare@sentinelgroup.com).

# Billing Reports

## Summary

Billing Plan Type	Total Accounts
Debit Card	12
FSA	12

Billing Plan Type	First Name	Last Name	Emp. Status	Emp. Number	Division	Elected Amount	Available Balance	Plan Name	Card Status
FSA	Sample					\$8		2016	Active
	Sample					\$15		2016	Active
	Sample					\$8		Limited Purpose FSA 2016	Active
	Sample					\$24		Limited Purpose FSA 2016	Active
	Sample					\$7		Limited Purpose FSA 2016	Active
	Sample					\$20		2016	Active
	Sample	Employee7	Active	11111	MA	\$1319.41	\$764.91	Medical FSA 2016	Active
	Sample	Employee8	Active	11111	MA	\$2550.00	\$376.91	Limited Purpose FSA 2016	Active
	Sample	Employee9	Active	11111	NY	\$2205.00	\$18.64	Transit FSA 2016	Active
	Sample	Employee10	Active	11111	MA	\$1200.00	\$1200.00	Medical FSA 2016	Active
	Sample	Employee11	Active	11111	MA	\$1065.98	\$142.94	Medical FSA 2016	Active
	Sample	Employee12	Active	11111	MA	\$102.25	\$97.25	Transit FSA 2016	Active

Posted to the Employer Portal at the end of each month

Save and “unhide” rows to view plan data

Use the report to tie out to FSA, HRA, and HSA invoices

# Participant Communications

Email notification  
triggered by  
receipt of  
enrollment

Provides  
instruction on how  
participant can  
access website

Plan access code  
no longer needed  
to establish login  
credentials

# Web and Mobile

**Sentinel Benefits & FINANCIAL GROUP**

*We care about how we can help.*

Last Login: 2/2/2016 - Online      Samuel Mitchell (0) Logout

Home   Expense Tracker   Accounts   Tools & Support   Statements & Notifications   Profile   I Want to...

**Add New Expense**  
**Pay Expenses**  
**Link Healthcare Claims**

**1View**

**Overall Expense Summary**

Total Expenses	Paid Expenses	Unpaid Expenses
\$ 10,578.40	\$ 1,300.00	\$ 650.00

**Expense Summary by Category**  
1/1/2014 - 1/31/2014

Medical	\$5978.40
Dental	\$2200.00
Vision	\$800.00
Dependent Care	\$950.00
Undefined	\$650.00

**Expense Summary by Category / Last Year**  
1/1/2013 - 1/31/2013

Medical	\$4500.00
Dental	\$1350.00
Vision	\$586.00
Dependent Care	\$1285.08
Undefined	\$625.00

**Expense Summary By Recipient**  
1/1/2014 - 1/31/2014

**Export Expenses**      Search Expenses

Date of Service	Expense Description	Recipient	Category	Amount	Status
01/12/2014	Vision	Joe Giftpack	Vision	\$50.00	\$
01/11/2014	Dental Visit	Jane Anderson	Dental	\$120.00	\$
01/09/2014	Office Visit	Joe Giftpack	Medical	\$215.00	\$
01/08/2014	Hearing Exam	Joe Giftpack	Medical	\$25.00	\$
01/08/2014	Vision	Joe Giftpack	Vision	\$50.00	\$
01/08/2014	Knee Brace	Jane Anderson	Chiropractic	\$22.43	\$
01/07/2014	Cold Medicine	Joe Giftpack	Pharmacy	\$5.67	\$
01/05/2014	Braces	Jane Anderson	Dental	\$500.00	\$
01/04/2014	X-Ray	Joe Giftpack	Medical	\$215.00	\$
01/04/2014	Prescription	Jane Anderson	Pharmacy	\$45.00	\$

<< 1 | 2 | 3 | 4 | ... | 7 | 8 | 9 | 10 >>      << Previous | Next >>

**Expense**  
All Expense Categories  
More Options ▾

**Status**  
All Expenses  
\$ Unpaid  
\$ Partially Paid  
\$ Paid

**Date**  
2014  
More Options ▾

**Provider**  
All Providers  
More Options ▾

**Recipient**  
All Recipients  
More Options ▾



# Questions?

Contact Scott via email:

[Scott.Riordan@sentinelgroup.com](mailto:Scott.Riordan@sentinelgroup.com)

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