

# 2024 Open Enrollment Frequently Asked Questions

**Open Enrollment Begins Oct. 2 – Oct. 13, 2023**

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## Enrollment Questions

### 1. When is Open Enrollment?

Open Enrollment begins Oct. 2 and runs through Oct. 13, 2023.

### 2. Who should enroll in benefits?

All benefits-eligible employees, including new hires, individuals on a leave of absence, severance, and COBRA are strongly encouraged to enroll in benefits.

### 3. What happens if I don't enroll?

Re-enrollment is required for medical and savings/spending accounts this year. If you do not enroll in these programs, you will not have coverage for 2024. All other benefits will carry forward.

### 4. How do I enroll?

To enroll, access the Bswift enrollment platform by visiting Inside Premier, selecting “My Benefits” from the Quick Links dropdown menu, and following the applicable prompts. Bswift can also be accessed via the link in the References section on the homepage of the [Employee Service Center](#).

### 5. Do I need to be connected to the Premier Health network to access the enrollment website?

No, if you are not at work or are not connected to the network, you may login directly by visiting [www.premierhealth.bswift.com](http://www.premierhealth.bswift.com).

### 6. What is my user ID and password to access the Bswift enrollment platform if I am enrolling outside of the Premier Health Network?

Your user ID is your Employee ID and your password is the last four digits of your social security number. Please note, passwords are reset each year ahead of Open Enrollment.

#### For Fidelity Health Employees:

Log in with your employee number (this is located on your ADP page as position ID) – do not put in the G4L or any leading zeros. For example: for Position ID G4L012345, only put in 12345 as your ID.

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**7. I cannot access the Bswift enrollment platform using my Premier Health credentials. What should I do?**

If you continue to have trouble logging in, click on the Forgot Password link to reset. If you are still unable to log in, contact Bswift at 1-866-524-5063. Representatives are available Monday – Friday, from 9 a.m. to 7 p.m. ET. If customer service cannot assist, enter a case through the Employee Service Center and a benefits team member will assist you.

**8. How can I enroll if I don't have a personal computer or mobile device or am having troubles enrolling through the website?**

Benefit counselors will be onsite this year. They are also available virtually or by phone to assist employees with enrolling in their benefits. You may schedule an appointment online or by calling 888-361-3942, Monday – Friday, from 7 a.m. to 7 p.m. ET.

**9. What is the best internet browser to access the Bswift enrollment platform?**

If you are connected through Premier Health's network, you will not have any browser issues. If you are connecting through a personal device, the enrollment site works best with the most recent versions of Microsoft Edge, Firefox, Chrome, and Safari.

**10. When viewing my profile, I noticed that my personal information is incorrect. How do I make updates?**

If you notice an issue with your personal information, please continue with your enrollment. Afterwards, immediately visit the Employee Service Center and click on "My Profile" to view the information currently on file with Premier Health. If a change is necessary, the information can be updated here.

**11. Can I make changes to my enrollment if I change my mind after Open Enrollment?**

You may go in and out of the enrollment platform during the window of Oct. 2 – Oct. 13. Should you need to make changes after this period, you must have a qualifying life event.

**12. My spouse's enrollment is after Premier Health's Open Enrollment. What should I do?**

It is recommended that you complete your Premier Health enrollment during the election window. If it is determined that you would like to enroll in your spouse's insurance, contact the Benefits team by submitting a [benefits inquiry in the Employee Service Center](#) and a member of our team will provide further instructions.

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### 13. I am considering enrolling in Medicare for 2024. What should I be aware of going into Open Enrollment?

If you are considering enrolling in Medicare for 2024, it's important to understand that as soon as you elect or sign up for any part of Medicare, your eligibility to participate in an HSA ends. Additionally, if you decide to maintain your Premier Health medical coverage and enroll in Medicare, your Medicare coverage will pay secondary. A helpful resource to review is the [Medicare and You Brochure](#).

### 14. I am a new hire. Do I need to complete Open Enrollment?

You must complete your 2023 enrollment before you can enroll in 2024 benefits. You will need to complete the 2024 enrollment as well, as this is where you can elect new plan options and update your savings or spending account values for the new year.

### 15. If I elect an HSA account, is it automatically activated?

No. If you elect to participate in an HSA account, you must activate your account separately by logging onto [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork) or calling Fidelity Investments HSA at 800-343-0860.

### 16. If I elect a Limited Purpose HRA (LPHRA), how soon will I see funds appear in my account? If you have a balance remaining in the traditional HRA program as of Dec. 31, 2023, those funds will be transferred to your new LPHRA account by mid-February 2024. View the [LPHRA FAQs](#) for more information.

### 17. I completed the biometric screening and health risk assessment to qualify for the premium discount. When will it reflect on my enrollment?

You will not see the wellness rate immediately reflected when you complete Open Enrollment. If you completed the requirements for the premium discount, an acknowledgement will appear in the Bravo portal, indicating you've completed the required tasks. The wellness premium rate will be reflected on your first paycheck of the new year. You are encouraged to review your pay statement to ensure the change has occurred. If you find a discrepancy, please submit an [Employee Service Center](#) case and a member of the Premier Healthy Living team will respond to your inquiry.

### 18. When will I see the Premier Healthy Living Incentive of \$500/\$1,000 deposited into my HSA or HRA account?

You will see the deposits to your account no later than the last pay period in January 2024.

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**19. If I leave Premier Health, will I be able to take my FSA, HRA, LPHRA, or HSA balances with me?**

It depends. You will not be able to rollover any accumulated funds from the Health Reimbursement Arrangement (HRA) or LPHRA, as those accounts are owned by Premier Health. The Health Savings Account (HSA) and its accumulated balances are employee-owned and are transferrable to another employer's HSA program. Flexible Spending Accounts (FSA) have a use-it-or-lose-it provision and are not transferrable. You can however, elect the COBRA option to utilize any remaining balances for the current year in which you separate.

**20. How do I take advantage of the free Calm Membership?**

All full- and part-time employees are eligible for this benefit! Employees may sign up for a Calm Premium subscription by visiting Premier Health's unique employer registration link. [View these detailed FAQs](#) for more information on the free Calm membership.

**21. How do I enroll in AblePay Health to get discounts on my provider bills?**

AblePay is a no-cost program that provides savings and flexible payment options, a convenient payment portal, and billing support for your out-of-pocket medical expenses. You can sign up by going to <https://enroll.ablepayhealth.com/apply>.

### Medical Questions

**1. If my spouse has health insurance through their employer, are they allowed to participate in the Premier Health medical plan?**

No. If your spouse has access to health insurance through their own employer, they are not eligible for enrollment in a medical plan. They are, however, eligible for other coverages such as dental, vision, etc.

**2. My spouse is self-employed. Are they allowed to participate in the Premier Health medical plan?**

Yes. If your spouse is self-employed and does not have access to health insurance, they may be enrolled into the medical plan of your choosing.

**3. My dependent is currently 25 but will be turning 26 in 2024. Can I enroll them in Premier Health insurance?**

Yes, your dependent will have access to coverage until the end of the month in which they turn 26.

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**4. I am adding new dependents to my insurance this year. Does Premier Health have a dependent verification process?**

Yes. As part of our ongoing effort to spend our medical plan dollars wisely, we want to make sure that everyone enrolled in our plans is truly eligible. Your dependent elections will “pend” until our benefits enrollment administrator receives the requested documentation. To view a list of eligible dependents and acceptable documents, [click here](#).

**5. Will I receive new insurance cards for 2024?**

Yes, you will receive a new medical ID card prior to the start of the new year for each member of your family on your plan. You will also receive a separate dental card, two per household. There is no vision card provided.

**6. Will the providers included in the PHG network be available in the Anthem networks?**

The Premier Health Group (PHG) network will no longer be available effective Jan. 1, 2024. Providers currently in the PHG network may be available in Anthem’s networks. It is strongly recommended that you confirm your preferred providers and facilities are a part of the network option you select during open enrollment.

**7. How can I confirm my provider is in Anthem’s new networks?**

Go to [anthem.com/find-care](https://anthem.com/find-care). Search as a Guest > Select Medical for Plan Type/Network > Select State > Select Medical (Employer-Sponsored) > Select Blue Connection (BlueHPN), Blue Access PPO (Ohio employees only), or National BlueCard PPO (out-of-state employees).

**8. How long will I have access to my prior history on Medical Mutual’s MyHealthPlan Portal?**

Employees will have access to Medical Mutual’s participant portal until Dec. 31, 2024. After this date, you will no longer have access to the prior health insurers website.

## Pharmacy Questions

**1. How do I verify that my prescription is covered through the pharmacy program?**

Visit the [TrueScripts member website](#) to confirm prescription coverage. If you are currently not enrolled in a Premier Health medical plan, you may contact a pharmacy member advocate at 844-257-1955 to confirm availability.

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## 2. Who is eligible for the concierge pharmacy delivery program?

The Premier Health concierge delivery service is for employees and their dependents on the Premier Health Plan. It is preferred that those working at a facility that has a Premier Health pharmacy or a kiosk use those resources for prescription pick-up. Employees or members may request delivery under circumstances such as:

- 3rd shift or uniquely scheduled employees
- Employees and members with refrigerated or specially handled medications
- Employees with special circumstances that prohibit use of accessing a Premier Health pharmacy

## 3. How do I transfer my prescription to the Premier Health pharmacy?

The Premier Health pharmacy can request the transfer of your current prescription, however, they will need to know the name and location of the pharmacy where the prescription is being held, in addition to the medication name. For new prescriptions, provide the following information to the provider:

Premier Health Pharmacy – Fidelity  
3170 Kettering Blvd., Moraine, OH 45439

## 4. What is the service delivery area for the new concierge pharmacy delivery program?

Deliveries will occur between 9 a.m. and 5 p.m., Monday – Friday. The service delivery area will cover Sidney to the north, the Indiana border to the west, Springfield to the east, and Northern Cincinnati/Hamilton to the south. Employees living outside this area may have prescriptions filled through a Premier Health mail-order service.

## 5. Is there an additional charge for the concierge pharmacy delivery program?

The new concierge delivery program is free to qualifying members of the Premier Health Prescription Plan.

## 6. How do I sign up to use the Premier Health concierge pharmacy program?

Contact the Premier Health pharmacy Fidelity location at 937-208-7966 between the hours of 9 a.m. and 5 p.m., Monday – Friday.

## 7. Who should I contact with questions about the new concierge pharmacy program?

For questions related to service delivery or transferring your prescription to a Premier Health pharmacy, call 937-208-7966 or email [FidelityRetailPharmacy@premierhealth.com](mailto:FidelityRetailPharmacy@premierhealth.com).