



Open Enrollment Period: November 4th through November 20th

1) *Where can I find the Open Enrollment materials?*

The College has placed Open Enrollment information on the new MCC/Lawley Benefits Information Hub; the website link is below. This link may also be accessed from the Human Resources channel on *myMCC* under the *Employee Essentials* tab.

<https://www.lawleybenefitsinformationhub.com/mccemployee>

2) *What should I do during Open Enrollment?*

Review:

- What are the upcoming year's benefit rates? – based on the rate information, you may wish to make a change
- Are new benefits being offered?

3) *Why is it important to review my benefits?*

It is important to review your benefit selections to account for change in your age or circumstances. During the review process, you will have all benefit information and not miss the opportunity to elect any new benefits that may be offered.

4) *What can I find on the MCC/Lawley Benefits Information Hub?*

- Pre-recorded presentation – discusses all benefit options & general plan information
- 2021 Employee Guides
- Rate sheets
- All benefit forms, benefit summaries and plan comparison sheet

5) *Why did the College establish a benefits information hub?*

- To provide one location for all employee benefits information
- To provide easy access for all employees; especially those who do not normally navigate through *myMCC*
- Allows easy outside access for employees and their spouses

6) Who is EFP (Employee Family Protection)?

Employee Family Protection (EFP) is a benefits education and communication firm that the College has partnered with to assist you during Open Enrollment with your benefit elections.

7) What does EFP provide?

- No confusing and complicated forms to complete
- No electronic signatures
- An EFP representative to make elections on your behalf during a recorded consultation appointment/phone call
- An opportunity to speak to a live person about your current and available benefits
- Ability to ask questions and receive answers in a one-on-one setting

8) Are there any new benefits offered this Open Enrollment?

Yes, there are three voluntary benefits offered by Unum to employees this year during Open Enrollment only:

- Short-term Disability
- Accident Insurance
- Whole Life Insurance

Information regarding these plans can be found on the MCC/Lawley Benefits Information Hub.

9) I understand there is a new Open Enrollment process this year, do I need to do anything if I do not want to change any benefits?

If you **do not want** to change:

- Medical
- Dental
- Life
- Long-term Disability

You do not have to do anything. Your current benefits will continue into 2021.

10) Why won't my flexible spending account (FSA) election automatically carry into the upcoming calendar plan year?

Flexible spending accounts are regulated under IRS guidelines. As there is risk of forfeiture to your unused funds at the end of a calendar plan year, it is up to you whether or not to elect an FSA on an annual basis. Only you may assess what you anticipate in your out-of-pocket eligible medical, dental and vision expenses for the upcoming calendar plan year.

11) What about the FSA money the College provides to me?

Under the CSEA and FA work agreements, employees in a full-time position on the first pay of the calendar year will receive an FSA **allotment**. Whether or not you elect an FSA for the upcoming calendar year, you will receive this money over 24 pay periods in your pay check; this money is not automatically placed into an FSA. The FSA allotment is a contractual work agreement benefit and not part of Open Enrollment.

12) What do I need to do if I only want an FSA for 2021?

EFP is accommodating the request for no scheduling, FSA election only calls for a period of time. For the remainder of this week (November 11th – 13th), they will open their schedule from 3:00-7:00 p.m. and allow for employee call-ins only; during the unscheduled time, employees could experience a wait time.

If you are only interested in making your FSA election, please state your intention with your benefit counselor at the onset of your call. EFP has streamlined their existing process to accommodate your need.

If you miss the no appointment, call-in hours this week, you will need to make an appointment with EFP. Just let your benefit counselor know that you are only interested in making your FSA election. The process is done verbally and will take no longer than 5 minutes of your time.

13) Why can't I use a BRI link as in prior years if all I want is an FSA?

The management of two data sources (EFP & a BRI link) would create two records with the potential for a person enrolling twice (a record with an election and one without) creating the potential for data mismanagement for our 2021 enrollment data. As EFP is handling all benefit elections for all our College vendors, they need to be the sole source of enrollment data to make the data clean and reliable.

14) How do I make an appointment with EFP?

You may schedule an appointment via EFP's website or by telephone through November 20th.

EFP's website online appointment scheduler: www.efpnow.com/MCC

EFP telephone number: 1-833-203-4540

15) When can I schedule an appointment with EFP?

EFP benefit counselors are available **Monday through Friday from 8 a.m. to 7 p.m. through November 20th**. You are encouraged to schedule earlier than November 20th should you find yourself needing to review information and then schedule a second meeting to complete any pending enrollments.

16) What should I have available for an EFP appointment and why?

It is handy to have the name and date of birth of your dependents if you will be enrolling them into coverage. Social Security numbers will not be required nor asked for during your consultation.