



# OPEN ENROLLMENT

## What is Open Enrollment?

Open enrollment is the one time of year that you, as an employee, can make benefit changes without a qualified life event such as but not limited to:

- *Add or remove your spouse or children*
- *Elect or change your current coverages*
- *Drop coverage all together*

## When is Open Enrollment held at CMU?

- All benefit eligible employees: April 14<sup>th</sup> – April 25<sup>th</sup> at 5:00 pm
- Please note that for the all employees elections will take effect on July 1<sup>st</sup>
- Regular faculty: MESSA medical/prescription open enrollment is held in October with an effective date of January 1.

## During this period, what can employees do?

- Review and elect benefits in **CMU Choices**.
- Explore health plans, coverage levels, and other benefits
- Make changes such as: Adjust current coverage, enroll in new plans, or elect their contributions for accounts like Flexible Spending Accounts (FSAs) or Health Savings Accounts (HSAs).

## Is there any other option to make benefit changes?

- Outside of open enrollment, changes to benefits are only allowed for qualifying status change events, such as marriage, birth of a child, or loss of coverage. Changes must be submitted to the Benefits & Wellness Office **within 30 calendar days** of the date of the status change event.