



## 2023-2024 Open Enrollment FAQs

**Frequently Asked Questions Section Headings – click on the links to review FAQs related to each topic:**

- [General Open Enrollment](#)
- [Qualifying Events](#)
- [Benefits Eligibility](#)
- [Medical Plan Options](#)
- [Medical Plan Costs](#)
- [Flexible Spending Accounts](#)
- [Short-Term Disability Buy-up Benefit](#)
- [Additional Benefits](#)

### General Open Enrollment

**Q: What is Open Enrollment and how long is the 2023-24 Open Enrollment period?**

A: Open enrollment is the time period each year when you're allowed to start, stop or change your insurance plans, including adding/removing dependents. Open Enrollment takes place from **Monday, May 15<sup>th</sup>** (9:00am) through **Wednesday, May 31<sup>st</sup>** (5:00pm). After May 31<sup>st</sup> through Open Enrollment next year, changes to your benefits can be made only if you have a qualifying life event (ex. marriage, divorce, childbirth, adoption, losing coverage previously held elsewhere, entitlement to Medicare or Medicaid etc.)

**Q: How do I complete Open Enrollment?**

A: Beginning on May 15<sup>th</sup> at 9am:

- Visit: <https://masterycharter.smartben.net/> (you may need to paste the link into your browser)  
Login using the following credentials:
  - Username: First initial of first name + your birth date (MMDDYY) + last 4 digits of SSN (ex.M1201191234)
  - Password: Date of Birth (MMDDYYYY)\*
- Click the **Begin Enrollment** link on the homepage to make your elections.

**\*On May 12<sup>th</sup>, all employee passwords will be reset to the default password of your date of birth.**

**Q: How can I learn about Mastery's benefit offerings for the 2023-24 benefit plan year?**

A: Information on all of Mastery's benefits can be found in the Benefit Guides. **Guides for [Full-Time PA](#), [Full-Time NJ](#), and [Part-Time \(PA and NJ\)](#) are on the Mastery Benefits Site.** Additionally:

- Comprehensive Summary Plan Descriptions (SPD) of each benefit can be found on the SmartBen portal under 'Plans'.
- If you have questions, contact our Benefits VIP Team via email ([answers@benefitsvip.com](mailto:answers@benefitsvip.com)), phone (1-866-286-5354), or live chat ([www.BenefitsVIP.com](http://www.BenefitsVIP.com)). They are available Monday through Friday, 8:30am-8:00pm.

**Q: Who can I contact if I have trouble logging into my account or have questions about my benefits?**

A: You may contact our Benefits VIP Team via email ([answers@benefitsvip.com](mailto:answers@benefitsvip.com)), phone (1-866-286-5354), or live chat ([www.BenefitsVIP.com](http://www.BenefitsVIP.com)). They are available Monday through Friday, 8:30am-8:00pm.

**Q: I do not want to make any changes to my benefits- do I need to complete Open Enrollment?**

A: This is a passive enrollment period. If you do not complete Open Enrollment, your elected benefits for the 2022-23 benefit year will roll-over into the 2023-2024 benefit year with the exception of flexible spending accounts. **If you wish to enroll or re-enroll in the Dependent Care and Healthcare FSA, you must complete Open Enrollment.**



**Q: Who needs to complete Open Enrollment?**

A:

1. Those seeking to make changes to their current benefit plan or coverage levels
2. Those that want to add/remove a dependent
3. Those that want to enroll in a flexible spending account (FSAs). **Dependent Care and Medical FSA accounts DO NOT automatically roll-over. You MUST complete Open Enrollment if you wish to enroll in any of these plans.**

**Q: I am not returning for the 2023-2024 school year. Do I need to complete Open Enrollment?**

A: No- your benefit coverage will end by 6/30/2023. Additional information regarding opportunities for benefit continuation coverage (COBRA) will be provided in the separation details email you will receive from HR.

**Q: When are my 2023-2024 benefit elections active?**

A: Your 2023-2024 benefit year elections will be in place from July 01, 2023 thru June 30, 2024.

## Qualifying Events

**Q: What if I experience a qualifying life event right after Open Enrollment? Am I able to make changes to my benefits?**

A: You may make changes to your benefits after experiencing a qualifying life event (ex. marriage, divorce, childbirth, adoption, losing coverage previously held elsewhere, entitlement to Medicare or Medicaid, etc.). There is a 30-day period following an eligible Life Event during which you may make changes to your enrollment. **Please note that from May 15<sup>th</sup> – June 30<sup>th</sup> the SmartBen system will be unavailable for self-service changes for the 23/24 school year.** If you experience a life event during this period, contact our Benefits VIP team for assistance ([answers@benefitsvip.com](mailto:answers@benefitsvip.com); 1-866-286-5354).

**Q: What if my employment status is changing from part-time to full-time after the Open Enrollment period?**

A: Changing employment status is a qualifying life event, and you will have the opportunity to make your benefit elections immediately following the effective date of your status change (i.e. your start date as a full-time employee). Elections must be made within 30 days.

**Q: What if my employment status is changing from full-time to part-time after the Open Enrollment period?**

A: Please reach out to [HR@masterycharter.org](mailto:HR@masterycharter.org) if you will be moving from a full-time to a part-time role.

## Benefits Eligibility

**Q. How do I know which benefits I am eligible for?**

A. Please consult the Benefits Guide corresponding to the state you work in and full- or part-time status (you must be connected to VPN or onsite at Mastery to access these documents):

- [Full-Time PA](#)
- [Full-Time NJ](#)
- [Part-Time \(PA and NJ\)](#)

## Medical Plan Options

**Q: What are my options for medical plans?**

Full-time employees are eligible for medical benefits through Mastery. In Pennsylvania, we offer two plans to choose from: Aetna Select HMO plan or the Aetna Choice POS plan.

The AETNA HMO plan offers a network of physicians that you would be required to use for care in order to receive coverage. This plan offers one of the largest network of physicians with no referrals required. The AETNA Choice POS plan is our premium medical buy-up plan. The POS network gives you the freedom to choose any doctor, specialist or hospital. The choice of providers is yours, however there are dollar saving advantages to choosing in-network providers.



Both plans have differences in costs, and your benefit guidebook will provide further details.

In New Jersey, full-time employees have a third option to choose from - the New Jersey Educators Health Plan or NJEHP. Similar to the POS plan available in PA, the NJEHP network gives you the freedom to choose any doctor, specialist or hospital. The choice of providers is yours, however there are dollar saving advantages to choosing in-network providers. The NJEHP comes with low copays for primary care and specialist visits.

During your due diligence in choosing a plan, be sure to utilize Benefits VIP, our benefits helpdesk.

## Medical Plan Costs

**Q: How much will come out of each paycheck for medical insurance?**

A:

**HMO:** Each employee's bi-weekly contribution amount for this plan is based on 1.50% of the highest salary within the predefined salary band in which their individual salary falls. The smallest band being \$25,000 to \$50,000 and increasing by \$25,000 thereafter. The bi-weekly contribution for enrollment in the HMO plan is the same regardless of the number of dependents enrolled on your plan.

**POS:** The POS contribution rates are based on predetermined salary bands, just as the HMO contribution rates; however, the POS plan is a premium buy-up plan which requires higher bi-weekly contributions. Contributions are also dependent upon the number of dependents enrolled on your plan.

**NJEHP plan (NJ Only):** Mastery's NJEHP plan contributions differs by salary band (bands are in increments of \$10,000) and number of dependents.

When open enrollment begins, you can log into SmartBen and view your contribution amounts. Contribution amounts are also in the benefit guides (see links above).

**Q: I am a Full-Time 10.5 Month employee in New Jersey. Please remind me how my deductions and coverage works.**

A. Because of our acceptance into the NJ pension system, NJ FT 10.5 month employees are now paid over 23 pay periods between mid-August and June. There will be no pay between July and mid-August (unless you are working summer school). As a result, benefit deductions for medical, vision, FSA, and other voluntary benefits will be taken over the 23 pay periods between mid-August through June as well. Benefits will still be active year-round.

**Q: I am a Part-Time 10.5 Month employee, and I do not work over the summer. What happens to my flexible spending account (FSA), vision and other benefits and associated deductions while I am not receiving a paycheck from Mastery?**

A: Even if you are not receiving a paycheck, your benefits remain active year-round as long as you remain employed by Mastery. All benefit premium deductions (e.g. your FSA deduction, vision deduction, etc.) for the period of time when you were not working will be deducted in a lump sum upon your return to work. If the premium deductions constitute more than a single paycheck, applicable deductions will continue until all premium payments have been received.

## Flexible Spending Accounts (FSAs)

**Q. What are Flexible Spending Accounts?**

A. FSAs allow you to voluntarily reduce your taxable income and set aside money to pay for qualified healthcare or dependent care expenses. Your gross pay will be reduced by the amount you elect to contribute to each account. In this instance, your tax liability is calculated on a slightly smaller salary causing your taxes to be slightly less and your net take home pay to be slightly larger.

- **Healthcare Flexible Spending** allows the use of pre-tax dollars for eligible, uninsured health expenses such as copayments, orthodontics, eyewear, hearing aids, deductibles, over-the-counter Drugs and Medicines (without a prescription), and more.



- **Dependent Care Flexible Spending** allows the use of pre-tax dollars for the care of children to age 13. Dependent Care FSA funds can also be used for the care of a mentally or physically disabled dependent such as daycare, as long as the provider reports the income and complies with all applicable state and local laws and out of home care expenses for dependents over the age of 13 who are unable to care for themselves.
- **Transit Flexible Spending** allows you to pay for eligible transit expenses with pre-tax dollars such as Transit Passes, Fare Cards, Vouchers for Transportation (Bus, Train, Subway or Ferry). You also have the option through which you can spend your commuter reimbursement dollars on uberPOOL, uber's vanpool service. (Must select uberPOOL when getting ready to commute).
- **Parking Flexible Spending** allows you to pay for eligible parking expenses at your place of employment or at the mass transit location from which you commute to work.

**Q. I have an FSA account! How do I access the funds?**

A. Benefit Resource, Inc. (BRI) administers Mastery's FSAs. To access your BRI account, go to [Benefitresource.com](https://Benefitresource.com)

- **Company Code:** masterycharter
- **Member ID:** SSN with no spaces or dashes

You may submit and view recent claims through the website or BRI mobile.

**Q. How much can I contribute to an FSA?**

A. For the 2023-24 benefit year:

- Healthcare account maximum election is \$3,050
- Dependent Care account maximum election is \$5,000 or \$2,500 if you are married and filing taxes separately
- Transit maximum monthly election is \$300 and Parking maximum monthly election is \$300

## Short-Term Disability Buy-up Benefit

**Q: I am interested in enrolling in the Short-Term Disability (STD) buy-up. Can you please share more about this?**

A. Eligible employees will be able to receive 60% of their weekly wages up to \$1000 per week (as opposed to the \$750 weekly cap on our employer paid short-term disability plan). Please note, if 60% of your weekly income is at or below \$750 you will not be able to elect the voluntary STD coverage.

If you are electing the **STD buy-up benefit** for the first time, you will be subject to pre-existing condition rules. A pre-existing condition is a medical illness, injury, or other condition (e.g. pregnancy) that you've sought treatment for 3 months prior to starting a new benefit plan. While you will be able to enroll in the STD buy-up if you have a pre-existing condition, you will not be covered for that condition. For example, if you are pregnant and elect STD buy-up, you will not be eligible to receive additional STD funds after giving birth. However, if you suffered an injury unrelated to pregnancy, you could qualify.

Please refer to the benefit guides for more information.

## Additional Benefits

**Q. Can you please share information about Mastery's additional benefits?**

A. Mastery offers a number of benefits that do not require action during open enrollment. Please review the "Additional Benefits" section of the [Full-Time PA, Full-Time NJ, and Part-Time \(PA and NJ\) Guides](#) to learn more about our benefits for 23/24, as well as our existing perks program, Talkspace, PeopleJoy loan advisor service, partnership with Drexel, Employee Assistance Programs, and more.

**Q: What is Talkspace and how does it work?**

A. Talkspace is a digital space for private and convenient mental health support. All full and part-time Mastery staff, their spouses and children over the age of 13 will have access to unlimited messaging treatment with a licensed clinician. In



addition to unlimited messaging via text, voice and video, staff/dependents can schedule one live video session per month.

With Talkspace, you can choose your therapist from a list of recommended, licensed providers and receive support day and night from the convenience of your device (iOS, Android, and Web). Talkspace members can begin to exchange unlimited messages (text, voice, and video) with their personal therapist immediately after registration.

Talkspace's clinical network features thousands of licensed, insured, and verified clinical professionals with specialties ranging from behavioral to emotional and wellness needs, including:

- Anxiety & Stress
- Depression
- Relationships
- Family conflict
- Trauma & Grief
- Eating disorders
- Substance abuse
- Chronic illness

**Q: I'm interested in the PeopleJoy loan savings benefit. How much does it cost?**

A: PeopleJoy is a trusted student loan advisor, specializing in helping staff find savings and prepare their loan forgiveness applications. For the 23/24 school year, the coaching and advisory services are paid 100% by Mastery! Visit <https://app.peoplejoy.com/mastery> to complete a quick student loan survey and opt into their services!

**Q: What is the new CrossCountry Mortgage benefit?**

A: Effective 7/1/2023, Mastery will begin a partnership with CrossCountry Mortgage. CrossCountry Mortgage (CCM) is a full-service nationwide lender offering a wide variety of mortgage loans. CMM's robust portfolio includes purchase and refinance products such as first time homebuyers, investment and jumbo loans to name a few. Through a partnership with Mastery, CMM will provide a dedicated mortgage team to employees to assist with reaching their homeownership goals! Learn more about this program by visiting <https://masterycharter.org/benefitsinfo>

**Q: What services are offered through Not A Peep and how do I access the discount?**

A: Not A Peep is a sleep consulting agency based in Philadelphia, which specializes in solving pediatric sleep disorders in babies and children of all ages. Their services include private one-on-one virtual coaching, new born sleeping cases, virtual mini-consults, nightly in-home services, overnight text support and more! For a full list of prices and services, visit [www.not-a-peep.com](http://www.not-a-peep.com). As an employee of Mastery Schools, you are eligible for a 20% discount on all Not A Peep services. To take advantage of this discount, simply use the code MSNP20 when booking a service with Not A Peep at checkout. Be sure to have your employee ID handy.