

Benefits / Open Enrollment

October 30 – November 10

Frequently Asked Questions



1. Q: Where do I go to make changes and who can I call if I need help?

A: Visit [EnrollMyRHBenefits.com](https://enrollmyrhbenefits.com) to review and complete enrollment.

Call the Robert Half Benefits Service Center at 1.855.RHI.BENE (1.855.744.2363), Monday – Friday, 5 a.m. – 8 p.m. PT.

2. Q: What's changing for 2024?

A: New year, same premium costs for medical, dental, and vision plans. Life can be expensive, so managing costs is often a top priority for you and your family. We will absorb these increases for another year – that's seven consecutive years for some medical plans! Should medical costs continue to increase into 2024 and beyond, you may see some part of this cost reflected in future premium rates.

Individual and family deductibles will increase on the \$1,500 Deductible Plan for 2024. The IRS announced the minimum deductible for high-deductible health plans will increase from \$1,500 to \$1,600 for individual coverage and from \$3,000 to \$3,200 for family coverage.

The IRS annual contribution limit for your Health Savings Account (HSA) has increased to \$4,150 for individual coverage and \$8,300 for family coverage.

3. Q: What action do I need to take for Open Enrollment?

A: This year is a passive enrollment, meaning all your current benefit elections will remain in effect next year, except for Health Savings Account and Flexible Spending Accounts, which require re-enrollment every year. It's also your opportunity to elect voluntary insurance plans.

4. Q: I'm confused about Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs). What's the difference between the two and where can I find more information?

A: HSAs provide tax savings if you are enrolled in a High Deductible Health Plan (\$1,600 or \$2,500). You can use the money in your HSA to pay for medical expenses for you and your dependents, including your deductible. You can update your HSA contribution amounts at any time and your funds roll over for use in future years, even if you leave the company.

Health Care FSAs are also used to pay for out-of-pocket medical expenses for you and your dependents. You must select an annual amount for FSAs and use the funds within the plan year, or you lose the remaining amount once all claims are paid. You cannot change an FSA election unless you experience a qualified life event.

The regular Health Care FSA is only available for those who are *not* enrolled in a high-deductible health plan or HSA.

The Limited Use FSA (LUFSA) is designed for those enrolled in an HSA but must be used for dental and vision expenses first. Once you meet the IRS deductible amount, you can also use your LUFSA for eligible medical expenses.

For more information on these accounts, including Dependent Care FSA and Commuter benefits, refer to the [HSA Bank FAQ document](#), or visit the HSA vs. FSA page on [Roberthalfbenefits.com](#).

5. Q: Can I make changes to my benefits outside of open enrollment?

A: Yes, only if you experience a [Qualified Life Event](#).

6. Q: Where can I find benefit contact information, group IDs, etc.?

A: Refer to the [Contacts page on Roberthalfbenefits.com](#).

7. Q: Will I receive new medical ID cards?

A: Those enrolled in Anthem, Cigna, or Kaiser \$1,600 deductible plans for 2024 will receive new ID cards. Also, anyone enrolling in a different plan for 2024 than they were enrolled in 2023 will receive new ID cards.

8. Q: What if I was hired during open enrollment? What do I do?

A: Depending on your hire date, you may need to complete both your new hire election and the Open Enrollment event in Empyrean by the end of Open Enrollment, Nov. 10. Refer to the [Dual Enrollment FAQ](#) for more details.

9. Q: What are the 2024 annual limits for all our pre-tax benefit plans?

A: See table below

Health Savings Account	Health Care FSAs	Dependent Care FSA	Commuter Benefits (Transit & Parking)
\$4,150 Employee \$8,300 Family	\$3,050*	\$5,000 per household	\$300

*Annual limits for the Health Care Flexible Spending Account (FSA), Limited Use Health Care FSA and Dependent Care FSA may increase for 2024. The IRS generally announces the annual limits in November.

10. Q: How can I get help deciding which medical plan suits my needs?

A: Take advantage of our decision-making tool, Precision Benefits (formerly Pilot+) when making your benefit elections. The tool provides personalized recommendations on the medical options to suit your healthcare needs. The tool can be found within the benefits enrollment system at [www.EnrollMyRHBenefits.com](#).