

Frequently Asked Questions (FAQs)

Open Enrollment

When is the annual Open Enrollment period for the 2026/2027 plan year?

The annual Open Enrollment event begins on Wednesday, April 15 and ends at midnight EDT on Wednesday, April 29.

Is enrollment required or will my current benefit elections continue?

The enrollment cycle is passive, which means your current benefit elections and covered dependents will be carried forward to the new plan year except for Healthcare Flexible Spending Account (FSA) and Dependent Care Flexible Spending Account (DCFSA) elections which must be made each year.

Where can I find plan information and the per paycheck costs?

Employees will find eligibility and enrollment event rules, plan information, per paycheck costs and carrier contact information in the annual Benefits Guide posted to the [Benefits SharePoint](#) page.

How do I update or make new plan elections?

Employees will complete their enrollment selections and add or remove eligible dependents using the online myBenefits enrollment tool. Here are the navigation steps:

1. Log in to the [myCSU](#) site using your CampusNet ID and password
2. Under the blue Faculty & Staff section, select *Employee Self-Service*
3. Select *myProfile*, then *Benefit Details*
4. Select the myBenefits Enrollment option
5. Complete all necessary screens to add or change your benefit options and eligible dependents
6. Verify your enrollment selections
7. Submit your enrollment.

Note: You must complete all screens and **Verify & Submit** for your enrollment to be finalized. If you fail to complete all steps, your selections will not be processed, and you will not be eligible to make any changes once the Open Enrollment period closes. Late enrollments will not be accepted.

Who should I call if I forgot my CampusNet ID or password for myBenefits?

Contact CSU's IS&T Help Desk by calling 216-687-5050.

Can I update my elections or dependents more than once during Open Enrollment?

Yes, employees may exit the enrollment tool before completing the Verify & Submit steps and return later as long as the enrollment period is still open. If you have already completed your enrollment, email Benefits at benefit@csuohio.edu for support.

Will I receive a confirmation statement once I finalize my enrollment?

Yes. You will receive a confirmation statement once your enrollment actions are complete. If you do not make changes, you will not receive a statement.

When will my changes be effective?

Any changes processed during this Open Enrollment period will be effective at the start of the new benefit plan year (CSU fiscal period) which is July 1, 2026, and remain effective until June 30, 2027.

Can I enroll in Medical, Dental and Vision individually or do I need to take them all?

Yes, you can enroll in only the plan options which are suitable for you and your family.

How should I prepare for Open Enrollment?

There are several steps employees can take to ensure they are ready to enroll when the period opens. Here are some tips to ensure you have a smooth enrollment session.

- Verify your CampusNet ID and password
- Review your current coverage options and covered dependents to identify any needed changes.
- Access the [Medical Mutual](#), [Delta Dental](#) and [VSP](#) sites to review your prior year’s health costs.
- Evaluate if you have any upcoming changes to your health (i.e.: planned surgery, new baby, removing a dependent etc.) for the new year.
- Review your life insurance and disability plan benefit needs in case a change is in order.
- Gather social security numbers and dates of birth for any dependents that will be added.
- Locate supporting documentation needed for dependents you are adding to the plan.

I am a new hire. Which enrollment event should I complete first?

As a new hire, you will want to complete your new hire enrollment within the 31-day window following your date of hire. If you want to select different options or to elect a Flexible Spending Account plan(s) for the new year, then you should also complete the Open Enrollment event.

I have a Qualified Life Event. Which enrollment event should I complete first?

Employees should process their Qualified Life Event first, then complete Open Enrollment.

Eligibility

Who is eligible for benefits coverage?

Employees working full-time (40 hours per week), and Part-Time (working 30-39 hours per week) are eligible for the full package of benefit offerings. Part-Time (working 20-29 hours per week) are eligible to enroll in the MetroHealth medical plan option and Life Insurance coverage. Review the Benefits Guide for more details.

Are my dependents eligible?

Yes, eligible employees may cover their legal spouse and eligible children (biological, adopted, foster, or step) up the last day of month turning age 26. Review the Benefits Guide for more details.

Do I need to provide documentation for my dependents to be covered?

Yes, if new dependents are added during Open Enrollment, employees are required to submit verification documents to Benefits via email (benefits@csuohio.edu) no later than May 29, 2026. Refer to the documentation matrix posted to the [Benefits SharePoint](#) page for details.

Do I need to enroll myself to cover my dependents?

Yes, employees must be enrolled to also cover eligible dependents.

Medical

Will I get new ID cards?

Medical Mutual will issue new ID cards if you make a change to your plan option or covered dependents. You can expect the cards to be received by mail no later than July 1.

If you make no changes to your health plan election, your current ID card will continue to be valid.

How does the annual deductible work?

The deductible is the amount you pay out of pocket before the plan begins to help pay for your covered expenses.

How does the annual out-of-pocket maximum work?

The out-of-pocket maximum is an accumulation of the amounts an employee pays for covered services through copays, deductible and co-insurance amounts. This is the most an employee will spend on coverage in the calendar year.

I need help understanding my medical plan options. Who can I call?

Employees may reach out to our dedicated advocate from Medical Mutual, Natasha Jones for help in understanding the medical plan options and which one may be the best fit for you and your family. Email her at csuadvocate@medmutual.com.

Pharmacy

How do I find out if my medication is covered?

Employees may use the *Price a Medication* option available from Express Script to review the cost of medicine and compare prices from local pharmacies. Access this feature through the Medical Mutual app.

Can I enroll in just the pharmacy benefit coverage?

No, pharmacy benefits are combined with the medical plan coverage and is not a separate election.

How do I save money on my prescription drugs?

Employees can reference the tools available from Medical Mutual – either online or the app – which help you understand ways to save on your drug costs.

Dental

Will I get ID cards?

No, Delta Dental does not issue ID cards for their plan. You will identify yourself as a plan member using your social security number.

How do I find a dentist in the Delta Dental network?

Use the provider search tool labeled *Find a dentist* available on www.deltadental.com.

Vision

Will I get ID cards?

No, VSP does not issue ID cards for their plan. You will identify yourself as a plan member using your social security number.

How do I find an in-network vision provider?

Use the provider search tool labeled *Find a Doctor* available on www.vsp.com.

Flexible Spending Accounts

Will my prior year's annual elections roll over to the new plan year?

No, employees must enroll and elect an annual election amount each year. Prior year elections do not roll over.

What is the timeline for submitting claims for the 2026/2027 plan year?

Active employees may submit FSA claims at any time within the plan year (July 1, 2026 – June 30, 2027) or the grace period (July 1, 2027 - Sep 15, 2027). All claims must be submitted no later than November 30, 2027.

Disability

Do I need to enroll in the Long-Term Disability (LTD) Plan?

No, eligible employees are automatically enrolled in the LTD Plan, with CSU paying the premium.

How do I enroll in Short-Term Disability (STD) coverage?

STD coverage is offered by Unum as individual policies and enrollment is not included in the online tool. If interested, you can enroll directly using this link: [Register](#)

Do I need to re-enroll in the STD Plan?

No, if you are already enrolled in the STD Plan, you do not need to re-enroll.

Life Insurance

Do I need to enroll in Basic Life Insurance?

No, eligible employees are automatically enrolled in the Basic Life Insurance coverage, valued at two times your annual pay up to the \$150,000 maximum.

Can I increase my voluntary life insurance coverage?

Yes. During Open Enrollment or certain Qualifying Life Events, employees may increase their life insurance coverage levels. An increase to your life insurance coverage or enrollment after you've previously waived coverage will require Evidence of Insurability. The enrollment tool will flag your record if this step is needed. For more information, review the Benefits Guide.

How do I update my beneficiary?

Employees may update their life insurance beneficiary designations at any time by contacting the Benefits team (benefits@csuohio.edu).

Getting Help

I need help completing the benefit elections in the tool. Who should I contact?

Please email benefits@csuohio.edu if you are having difficulty completing the enrollment steps.

I need help deciding on the right medical plan option. Who should I call?

Employees may reach out to our dedicated advocate from Medical Mutual, Natasha Jones for help in understanding the medical plan options and which one may be the best fit for you and your family. Email her at csuadvocate@medmutual.com.

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