

# Open Enrollment 2017

## Frequently Asked Questions

### **What is Open Enrollment?**

Open Enrollment is the annual designated period when employees have the opportunity to review their current benefit elections and make any necessary changes.

### **When is Open Enrollment?**

Open Enrollment begins **Monday, November 14, 2016** and ends on **Monday, December 12, 2016 at 5:00 p.m. EST.**

### **Do I need to take action during Open Enrollment if I'm satisfied with my current elections and do not plan to add new dependents?**

No. If you are satisfied with your current benefits and have no new dependents to add, then you do not have to take any action this year. Your elections will carry over to the 2017 plan year; however, the costs will reflect the 2017 contribution amounts.

**Please Note:** *If you have Aetna CDHP with a Health Savings Account or a Health Care Flexible Spending Account or Dependent Care Flexible Spending Account, you must re-enroll as these elections do not roll over. If you make your elections online, you will also see your 2017 per-pay-period costs, so you can plan accordingly.*

### **When do changes made during Open Enrollment go into effect?**

For employees paid biweekly, changes made during Open Enrollment will be effective **January 8, 2017**. For employees paid semi-monthly (some DCPS and UDC), changes will be effective **January 1, 2017**.

### **Will my health and dental insurance premiums change?**

Yes, the rates for benefits typically change. The rates are available online at <http://dchr.dc.gov/page/open-enrollment>. If you do not make any changes during Open Enrollment, your premium will be adjusted according to your current plan election.

### **How can I make changes to my benefit elections?**

All changes are made through Employee Self Service (ESS). You can access ESS at <https://ess.dc.gov> on any computer with internet access.

### **Can I make changes from my computer at home?**

Yes, visit <https://ess.dc.gov> to make benefit elections from any computer with internet access.

### **I will be on vacation during Open Enrollment. Can I make elections when I return?**

The **Open Enrollment period deadline is Monday, December 12 at 5:00 p.m. EST**, so all elections must be made by then. Employee Self Service is available at <https://ess.dc.gov> on any computer with internet access. Also, you may make elections using your tablet or other mobile device.

### **What if I need assistance with Employee Self Service or don't have access to a computer?**

Employees who need ESS assistance or access to a computer may come to the DCHR Customer Service Center in the lobby of 441 4th Street, NW (Metro accessible via the Red Line, Judiciary Square Station, 4th Street exit), Monday through Friday from 8:30 a.m. to 5:00 p.m.

### **When is the best time to contact the DCHR Benefits and Retirement Administration?**

DCHR Benefits and Retirement Administration call volumes are highest during the first two and the last three days of the Open Enrollment period. Call volumes are lowest early morning (8:00 a.m. to 10:00 a.m.) or late afternoon (2:00 p.m. to 5:00 p.m.) Tuesday through Thursday. The DCHR Benefits and Retirement Administration can be reached at 202.442.7627 or [dchr.benefits@dc.gov](mailto:dchr.benefits@dc.gov).

## **I'm having trouble deciding which benefit plan to choose. How can I get additional assistance?**

**New for this year:** Chat with our virtual benefits counselor, ALEX, at [www.myalex.com/dchr](http://www.myalex.com/dchr). ALEX is an easy-to-use online tool that will make sure you get the right amount of coverage for your needs. ALEX will ask you a few questions about your health care needs (your answers remain anonymous, of course), crunch some numbers, and recommend a plan that's best for your personal needs. It's that easy! Even if you're happy with your current plan, it's worth it to use ALEX to make sure you're not paying too much for health insurance.

## **Can I make changes to my life insurance?**

Yes, life insurance is an available Open Enrollment event for 2017. For more information on the Standard Insurance Company, visit <https://go.standard.com/mybenefits/dc>. **Please Note:** This option is not typically available each year for increases or new enrollments.

## **What is the difference between DC Employee Health Benefits (DCEHB) and Federal Employee Health Benefits (FEHB) enrollees?**

DCEHB enrollees are DC Government employees **first hired on or after October 1, 1987**; FEHB enrollees are DC Government employees **first hired on or prior to September 30, 1987**. FEHB enrollees can find information about their plan at [www.opm.gov/healthcare-insurance](http://www.opm.gov/healthcare-insurance).

## **I reviewed my confirmation statement and noticed I elected the wrong plan after Open Enrollment ended. Can I change this?**

Yes. The District allows corrections to be made to Open Enrollment elections. The correction period deadline is **December 15, 2016**.

## **I checked my first paycheck in January and the deductions are not correct. Who can I contact to update this information?**

Your first paycheck in January will still show deductions from the 2016 plan year. Flexible Spending Account and Commuter Benefit deductions will show on the first paycheck in **January 2017**. Health and dental insurance changes are effective as of **January 8, 2017**, premium deduction changes will show on your paycheck dated either **February 7, 2017** or **February 9, 2017**.

## **Are there any new plan offerings for Open Enrollment 2017?**

There are no additional plans for 2017. To help you make an informed decision about your benefits, DCHR encourages you to attend an Open Enrollment benefits fair or visit our new virtual benefits counselor, ALEX, at [www.myalex.com/dchr](http://www.myalex.com/dchr). ALEX is an easy-to-use online tool that will make sure you get the right amount of coverage for your needs. You should also review your current benefits elections and update beneficiaries.

## **What else is new for Open Enrollment 2017?**

- **Life Insurance is an Open Enrollment Event for 2017.** Term life insurance provides coverage equal to an employee's annual salary rounded to the next thousand, plus an additional \$2,000. The cost of the monthly premium is shared with the District, employees pay two-thirds of the total cost and District Government pays one-third. Optional life insurance is available at a low cost for employees and their dependents, but employees pay 100 percent of the cost of optional life insurance. Standard Insurance Company is the group life and disability insurance provider for the District of Columbia Government. Learn more at <http://dchr.dc.gov/page/employee-insurance>.
  - **Increased 2017 Pre-Tax Contribution Limit for Health Care FSAs.** The Internal Revenue Service (IRS) recently announced annual inflation adjustments for 2017. The 2017 pre-tax contribution limit for Health Care Flexible Spending Accounts (HCFSA) is \$2,600. This is a \$50 increase over the 2016 limit. This limit is effective January 1, 2017.
  - **Short-Term and Long-Term Disability Savings.** In 2017, short-term disability (STD) and long-term disability (LTD) rates will be calculated based on your covered benefit (66 2/3 of your salary) instead of 10 percent of your monthly payroll.
  - **Meet ALEX, the Virtual Benefits Counselor!** ALEX is an easy-to-use online tool that will make sure you get the right amount of coverage for your needs. Before you make your enrollment decisions, be sure to spend a few minutes with ALEX to find the best-fit benefit plan for you and your family. Visit ALEX at [www.myalex.com/dchr](http://www.myalex.com/dchr).
-