

Open Enrollment 2016 Frequently Asked Questions

What is Open Enrollment?

Open Enrollment is the annual designated period when employees can make changes to their benefit elections, including health, vision, dental, flexible spending accounts, disability insurance, and more.

When is Open Enrollment?

Open Enrollment is **Monday, November 9, 2015 to Monday, December 14 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 2016 plan year; however, the costs will reflect the 2016 contribution amounts.

***Please Note:** If you have Aetna CDHP and a Health Savings Account, 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 2016 per-pay-period costs, so you can plan accordingly.*

When is the best time to make my elections?

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.

When do changes made during Open Enrollment go into effect?

For employees paid biweekly, changes made during Open Enrollment will be effective **January 10, 2016**. For employees paid semi-monthly (some DCPS and UDC), changes will be effective **January 1, 2016**.

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>. 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 through PeopleSoft on any computer at <https://ess.dc.gov>.

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

The **Open Enrollment period deadline is Monday, December 14 at 5:00 p.m. EST**, so all elections must be made by that date. If you have internet access, you may log into Employee Self Service at <https://ess.dc.gov> to make your elections. Also, you may make elections using your tablet or other mobile device.

Can I make changes to my life insurance?

No, you cannot currently make any changes to your life insurance because it is not a 2016 Open Enrollment event. For more information on the Standard Insurance Company, visit <https://go.standard.com/mybenefits/dc>.

Can I make changes from my computer at home?

Yes, visit <https://ess.dc.gov> to make benefit elections from the comfort of home.

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). Hours are Monday through Friday from 8:30 a.m. to 5:00 p.m.

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.

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

DCHR will hold nine citywide informational Open Enrollment benefits fairs. Visit DCHR online at <http://dchr.dc.gov> for a complete schedule.

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 18, 2015**.

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 2015 plan year. Flexible Spending Account and Commuter Benefit deductions will show on the first paycheck in **January 2016**. Health and dental insurance changes are effective as of **January 10, 2016**, premium deduction changes will show on your paycheck dated either **February 2, 2016** or **February 5, 2016**.

Are there any new plan offerings for Open Enrollment 2016?

There are no additional plans for 2016; however, DCHR encourages you to attend an Open Enrollment benefits fair, so you can ask questions and make an informed decision about your benefits. You should also review your current benefits elections and update beneficiaries.

What else is new for Open Enrollment 2016?

2016 DC Employee Healthcare Benefits Providers (DCEHBP) Employee Premium Cost Increases

As health care costs continue to rise across the nation, so do costs for the District of Columbia Government. Therefore, your costs for coverage will increase again in 2016. The District will take on the majority of this increase, but some of this cost will be shared with employees. We can work together to help keep cost increases at a minimum by using network doctors, wellness resources and generic instead of brand-name prescription drugs.

Federal Employees Health Benefits Self Plus One Enrollment Type

The Office of Personnel Management (OPM) will implement a new enrollment type, *Self Plus One*, under the Federal Employees Health Benefits (FEHB) Program. The effective date for this new enrollment type is **January 1, 2016**. Therefore, Open Enrollment 2016 will include Self Plus One in the available enrollment choices. Previously, the only enrollment types available were Self Only and Self and Family. For more information on Self Plus One, visit www.opm.gov/healthcare-insurance/special-initiatives/self-plus-one.

Please Note: You must actively change from *Self and Family* to *Self Plus One*; DCHR or OPM will not automatically change your enrollment.

New Provider for Flexible Spending Account & Commuter Benefits

The District will offer a new provider, Benefit Resource, Inc., for Flexible Spending and Commuter Benefits Accounts. This provider will allow participants to use a single debit card to directly access funds saved through pre-tax spending account deductions. This debit card can be used to pay for eligible healthcare, transit and parking costs and is accepted at WMATA metro kiosks for direct purchases and reloading SmartTrip cards. Reimbursement checks can also be issued when a claim is filed for eligible expenses, including FSA dependent care costs.

Affordable Care Act: Coverage for Temporary & Intermittent Employees

Eligibility for health care benefits has been extended to include some temporary and intermittent employees. Temporary and intermittent employees who work for at least 90 days within a 12-month evaluation period and are paid at least 30 hours per week (or 120 hours per month) are eligible to participate in a health care benefit plan.

DPR Fitness Center Deduction

DCHR and the Department of Parks and Recreation (DPR) have partnered to offer District Government employees free and reduced rates on DPR fitness center memberships through payroll deduction. Employees have the option to register via PeopleSoft for an annual non-refundable membership that will provide the employee and/or their family members with access to DPR fitness centers.

Aetna CDHP: Out of Pocket Change

Aetna's CDHP HSA plan requires a change to the in-network out-of-pocket maximum (OOPM) beginning January 1, 2016, according to US Department of Health and Human Services (HHS) guidelines. The change does not apply to the out-of-network maximum.

Current 2015 HSA Benefit	IN	OON
Deductible	\$1,300, \$2,600 family	\$2,500, \$5,000 family
OOPM	\$6,450, \$12,900 family	\$6,450, \$12,900 family
Proposed 2016 HSA Benefit	IN	OON
Deductible	\$1,300, \$2,600 family	\$2,500, \$5,000 family
OOPM	\$3,425, \$6,850 family	\$6,450, \$12,900 family