

OPEN ENROLLMENT FUNDAMENTALS

- Open Enrollment runs from **Monday, November 9th to Monday, December 14th**
- Changes made during Open Enrollment will be effective...
 - For **employees paid biweekly**: January 3, 2021
 - For **employees paid semi-monthly**: January 1, 2021
- Extended Business Hours (8:30 a.m. – 7:00 p.m.) on four (4) days:
December 1, December 3, December 8, and December 10

ALEX, The Virtual Benefits Counselor

Don't Know Which
Plan To Choose?



ALEX® is an easy-to-use online tool that will help you select the best-fit employee benefit plans for you and your family. ALEX will ask you a few questions about your health care needs (your answers remain anonymous, of course), crunch some numbers, and help to educate you the plans that best fit your personal needs. It's that easy!

Visit ALEX during Open Enrollment at www.myalex.com/dchr/2021.

2021 Benefits Guide

The [DC Government Benefits Guide](#) provides comprehensive information about your DC Government employee benefits. Use this guide as your go-to resource for enrolling in benefits for the first time; making changes or updating your benefits during Open Enrollment or after a qualifying life event; and learning more about your benefits throughout the year.



Open Enrollment Checklist

The [Open Enrollment Checklist](#) provides step-by-step guidance to ensure employees can make timely and appropriate updates to their benefits elections.



As part of COVID-19 precautions, there will be no onsite Open Enrollment fairs this year.

Get to know your benefits! DC Government benefits vendors will be hosting live webinars throughout Open Enrollment season.

For health care information and plan resources, including Dental, Vision, Flexible Spending and more visit DCHR Open Enrollment webpage: <https://dchr.dc.gov/page/open-enrollment>

➤ Employees can contact DCHR Benefits:



dchr.benefits@dc.gov



202-442-7627

BENEFITS

BENEFITS PROGRAM

FEDERAL EMPLOYEE HEALTH BENEFITS (FEHB)

- Employees hired before October 1, 1987
 - Elect coverage under the FEHB and/or federal dental vision program (FEDVIP).
 - 2021 FEHB and FEDVIP premium rates and enrollment forms can be found on the U.S. Office of Personnel Management (OPM) website at www.opm.gov/insure

DC EMPLOYEE HEALTH BENEFITS PROGRAM (DCEHBP)

- Employees hired after October 1, 1987

Employee's annual opportunity to review their current benefit elections and make any necessary changes for 2021

- Medical, Dental, and Vision Plans
- Flexible Spending Accounts
- Long-Term Disability (LTD), and Short-Term Disability (STD) Insurance
- 457(b) Deferred Compensation Plan
- AFLAC

BENEFITS ELIGIBILITY

Benefit-eligible dependents include:

- Legal spouse
- State-registered domestic partner or legal union
- Foster children
- Dependent children under age 26
- Dependent children under age 21 for Life Insurance (Option C- Family)
- Adult children with disabilities

BENEFITS ELIGIBILITY

Dependent Eligibility Verification

- If you add family members to your coverage, you are required to provide documentation to verify coverage eligibility for your dependents.
- Failure to comply will result in a cancellation of health care coverage for that dependent.
- Complete list of required documents and instructions can be found at <http://dchr.dc.gov/page/dependent-eligibility-verification>

Life Insurance is not open during Open Enrollment

- Employees may decrease life insurance coverage at anytime throughout the year
- Requests should be sent directly to DCHR dchr.benefits@dc.gov
- Employees may also enroll or increase life insurance by completing an **Evidence of Insurability/Medical History Statement** and undergoing a **medical review**
- The online **Medical History Statement** can be obtained through the Standard Insurance Company website <https://www.standard.com/mybenefits/dc/>

This is a great time to update Designated Beneficiaries under their current Life Insurance policies.

What's New For 2021

➤ Health Care Flexible Spending Account (HCFSA) Contribution Limit

The 2021 pre-tax contribution limit for Health Care Flexible Spending Accounts is **\$2,750**.

➤ Commuter Benefit Contribution Limit

The 2021 maximum monthly pre-tax contribution limit for transit and parking is **\$270**.

➤ Health Savings Account (HSA) Contribution Limit

For participants enrolled in the [Aetna CDHP with HSA](#), the 2021 pre-tax contribution limit for HSA is **\$3,600** for individual coverage and **\$7,200** for family coverage.

➤ Retirement Plan Contribution Limits

➤ The 2021 elective deferral limit for 457(b) plans is **\$19,500**.

➤ The 2021 Age 50 Catch-Up Limit is **\$6,500** (\$26,000 total)

➤ The Pre-Retirement Catch-Up Limit is **\$19,500** (\$39,000 total).

NEW VISION PROVIDER THIS YEAR!

VSP Vision Care is the new provider for 2021.

Vision Coverage

- Vision coverage is available at no cost to eligible employees.
- The District pays 100% of premium costs.

VSP: Vision Service Plan



FLEXIBLE SPENDING ACCOUNTS (FSA)

- FSA effective date: January 1, 2021
- If employees want a Flexible Spending Account (FSA) for 2021, they must make a new election. Current elections do not carry forward. New elections must be made for health care, dependent care and commuter benefits FSA program plans.
- Changing dependent care flexible spending account (FSA) election amount during the plan year is **not** permitted unless a qualified life event change occurs (e.g., marriage, divorce, death of a spouse or dependent, birth or adoption of a child) or **there is a change in dependent day care provider costs or enrollment status.**

FLEXIBLE SPENDING ACCOUNTS (FSAS)

	Health Care FSA	Dependent Care FSA	Commuter Benefits Program
You may contribute:	<ul style="list-style-type: none"> Maximum Annual Contribution: \$2,750 If you enroll in the CDHP plan you are <u>not</u> eligible to elect a health care FSA 	<ul style="list-style-type: none"> Maximum Annual Contribution: \$5,000 \$2,500 if married and you and your spouse file a separate tax return 	<ul style="list-style-type: none"> Maximum Monthly Contribution: \$270 Mass Transit Parking
Rollover Limits:	<ul style="list-style-type: none"> Maximum \$550 	<ul style="list-style-type: none"> No rollover limit (forfeit) 	<ul style="list-style-type: none"> All unused funds rollover
Eligible Expenses:	<ul style="list-style-type: none"> Out of pocket medical, prescription, dental or vision expenses Copays, deductibles, and co-insurance 	<ul style="list-style-type: none"> Expenses to care for dependent children under the age of 13 	<ul style="list-style-type: none"> Transit and parking services for commuting expenses to and from work
Enrollment Periods:	<ul style="list-style-type: none"> Open Enrollment 31 days from New Hire 31 days from Qualified Life Event 	<ul style="list-style-type: none"> Open Enrollment 31 days from New Hire 31 days from Qualified Life Event 	<ul style="list-style-type: none"> Option to enroll, disenroll, increase, or decrease their annual election at any time throughout the year

2021 Health Care Premiums

Medical Coverage: Biweekly Premium Rates



	Aetna HMO	Aetna PPO	Aetna CDHP	Carefirst HMO	Carefirst PPO	Kaiser Permanente HMO	UHC HMO Choice
<i>Self</i>	\$96.04	\$92.17	\$35.21	\$86.60	\$97.80	\$77.18	\$92.02
<i>Self+1</i>	\$188.79	\$181.19	\$69.21	\$170.61	\$186.80	\$147.41	\$175.76
<i>Family</i>	\$277.54	\$266.36	\$101.75	\$250.28	\$286.55	\$226.12	\$269.62

Dental Coverage: Biweekly Premium Rates

- The dental HMO is available at no cost to eligible employees.
- The District pays 100% of premium costs.

	Cigna Dental HMO	Cigna Dental PPO
<i>Self</i>	\$0	\$27.19
<i>Self+1</i>	\$0	\$38.58
<i>Family</i>	\$0	\$50.03



AFLAC

- Employees may enroll into Aflac during OE through PeopleSoft Employee Self Service (www.ess.dc.gov) or contact Aflac directly at 202-442-9718.

Canceling existing AFLAC policies:

- Employees may contact Aflac at 202-442-9718 and request to cancel on the recorded line with a customer service representative.
- Employees may complete the [Aflac Cancellation Form](#) and submit via email to dcgoverment@us.aflac.com or fax them to 1-800-448-8922 (Attention: Aflac Cancellations) **no later than December 14, 2020**. Any late submissions will **not** be processed, and deductions will continue to occur until the subsequent Open Enrollment.

DISABILITY INSURANCE

	Short-Term Disability (STD)	Long-Term Disability (LTD)
Policy Type	Group	Group
Benefit Salary Replacement	Up to 60%; between \$15 -\$1,154	Income replaced at 66 2/3 percent of your pre-disability earnings
Elimination Period	20 days	180 days
Premium	Based on age	Based on age

- Standard Insurance Company is the District Government disability insurance provider.
- Deductions for both disability programs are deducted on an after-tax basis.

HOW TO ENROLL

Employees may enroll in/change plans:

- During the annual Open Enrollment period.
 - Within 31 days of their initial employment.
 - Within 31 days of a qualifying life event.
-
- Newly hired/rehired employees should submit their benefit elections in the new hire benefit event section prior to making any other PeopleSoft changes
 - All enrollment changes are to be made through Employee Self Service (ESS), which can be accessed at <https://ess.dc.gov> on any computer with an internet connection.
 - Employees **must** upload dependent documentation for covered dependents.
 - Please keep your confirmation statement

PEOPLESOFT WINDOWS

Qualifying Life Events

- If employees experience a QLE during Open Enrollment, they will have to initiate and complete the QLE event before accessing their Open Enrollment window.

New Hire

- If employees are hired during Open Enrollment, they will have to initiate and complete the 'I am Hired/Rehired' event before accessing their Open Enrollment window.

Effective Date

- Benefits elections for coverage and deductions are effective the first day of the pay period following a completed enrollment for New Hire and QLE events.

Open Enrollment Walk-Through



District Spotlight News



Welcome to DCHR

The DC Department of Human Resources Center for Learning & Development (CLD) E-Learning program is an online training environment designed to help you advance your personal and professional development [MORE...](#)

Sign In



ESS PeopleSoft SignUp



Submit Time



Leave Balances



Request Absence



Pay





Personal Details



Benefits



 Benefits Summary Benefit Events

Benefits Summary

As Of 11/14/2017

[Refresh](#)

Type of Benefit	Plan Description	Coverage or Participation
Employees Health Benefits	Kaiser HMO-DC Before Tx	Self Only >
Dental	Cigna Dental HMO	Self Only >
Vision	Quality Plan Admin	Self Only >
Basic Life	DCEGLI Basic	\$1 X Salary + \$2000 >



Welcome

Benefit Events

Select Your Event

There are some events that involve you as the Employee or your family members.

Review the choices and select the appropriate Event. Then enter the date of your event.

Employee

- ☐ I got married
- ☐ I had a baby
- ☐ I adopted or gained legal custody/guardianship of a child
- ☐ I got divorced/legally separated
- ☐ I am Hired
- ☐ Open Enrollment
- ☐ Commuter Benefits
- ☐ Qualifying Event for Domestic Partner
- ☐ Life Event



Welcome

Change Status Date

Change Status Date

Enter the date of your status change, then select the OK button.

The Benefit Event must be completed within 31 days of your qualifying event or you will not be eligible to change your Benefit Elections.

Status Change Date

*Date Change Will Take Effect 01/01/2018



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eBenefits



Life Events



Legend

☒ * Welcome☐ Document Upload☐ Update Dependent and Beneficiary☐ Benefit Enrollment☐ Benefit Election Review☐ Event Completion and Exit

Open Enrollment

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Welcome to Open Enrollment Event

Welcome to the District of Columbia Government's annual Open Enrollment period, which will be open from November 13, 2017 through December 11, 2017 at 5:00 p.m.

DC Government employees eligible to receive benefits include:

- All full-time permanent employees
- Part-time permanent employees who generally work at least 30 hours per week



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Life Events - Document Upload

▼ Instructions

You are required to submit the document(s) listed here. Select the Add Attachment button, enter a description of your document and upload the document.

▼ Life Event Documents

Birth Certificate

Marriage Certificate

[Add Attachment](#)[Add Note](#)



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Life Events



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New Window

Benefits Enrollment

During open enrollment, you can make changes to your existing health, vision, dental and supplemental insurance coverage or you can change from one plan to another that is more suitable to your needs. You may also enroll or make changes to the your retirement savings account and health savings account (Aetna CDHP-only) or health, transit and parking flexible spending accounts. If you are enrolled in one of the plans terminating coverage or changing an enrollment option, you must select a new plan during open enrollment to ensure that you continue your health coverage into 2018. If you are satisfied with your current plan you do not have to do anything.

If you wish to make changes, click the Select button below. You will be able to make changes after clicking Select.

Open Benefit Events

Event Description		Event Date	Event Status	Job Title	
Open Enrollment		01/01/2018	Open	Program Analyst	Select

After you use the Select button, it will take a few seconds for your benefits enrollment information to load.



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eBenefits

Life Events

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Open Enrollment

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will not be enrolled. After you have added each dependent to each plan, click Save.

Please note: After you make your enrollment selections in this section, your enrollment will not be complete until you click "Submit" on the next screen.

i Important: Your enrollment will not be complete until you add your dependent(s) to the medical and, if applicable, dental and vision plan, by clicking Edit. You must do so for each plan or your dependent(s) will not be enrolled. After you have added each dependent to each plan, click Save.

Your enrollment will not be complete until you click "Submit"

Enrollment Summary

Employees Health Benefits		Before Tax	After Tax	Edit
Current:	Kaiser HMO-DC Before Tx:Self Only			
New:	Kaiser HMO-DC Before Tx:Self Only	68.32		Edit
Dental		Before Tax	After Tax	
Current:	Cigna Dental PPO:Self Only			
New:	Cigna Dental PPO:Self Only	26.92		Edit
Vision		Before Tax	After Tax	
Current:	Quality Plan Admin:Self Only			
New:	Quality Plan Admin:Self Only			
Domestic Partner Dental		Before Tax	After Tax	Edit



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Enroll Your Dependents

The following list displays all individuals who are eligible to be your dependents. If an individual is missing from this list, use the Add/Review Dependents button to determine why they are not eligible. You may also use this button to add new dependents to your list.

You may enroll any of the following individuals for coverage under this plan by checking the **Enroll** box next to the dependent's name.

Dependent Beneficiary		
Enroll	Name	Relationship
<input type="checkbox"/>		

Add/Review Dependents

Update and Continue Discard Changes

Select the **Update and Continue** button to store your choice until you are ready to submit your final enrollment on the Enrollment Summary.

Select the **Discard Changes** button to ignore all entries made on this page and return to the



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Open Enrollment

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i Important: Your enrollment will not be complete until you add your dependent(s) to the medical and, if applicable, dental and vision plan, by clicking Edit. You must do so for each plan or your dependent(s) will not be enrolled. After you have added each dependent to each plan, click Save.

Your enrollment will not be complete until you click "Submit"

Your Choice

You have chosen Kaiser HMO-DC Before Tx. You are also covering Self Only.

Your Estimated Per-Pay-Period Cost

Your Cost	\$68.32
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Notes

Once submitted, this choice will take effect on 01/07/2018. Deductions for this choice will start with the pay period beginning 01/07/2018.

Update Elections

Discard Changes

Select the **Update Elections** button to store your choices.

Select the **Discard Changes** button to go back and change your choices.



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- ☐ Event Completion and Exit

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Benefits Enrollment

Submit Benefit Choices

You have almost completed your enrollment. If you have no further changes, select the **Submit** button on this page to finalize your benefit choices.

Select the **Cancel** button if you are not ready to submit your choices and wish to return to the Enrollment Summary.

Do not submit your benefit choices until you have completed your enrollment. You may store your choices on each page and return to the Enrollment Summary as many times as you'd like up until your enrollment deadline.

Once your enrollment selection has been finalized, you will not be able to make changes until the next open enrollment period or if you have a qualified family status change.

Authorize Elections

By submitting your benefit choices you are authorizing District Government to take deductions from your paycheck to pay for your benefit costs. You are also authorizing the Benefits Department to send necessary personal information to your selected providers to initiate and support your coverage.

[Submit](#)[Cancel](#)

Select the **Submit** button to send your final choices to the Benefits Department.

BEST PRACTICES

- Be proactive and don't wait until the end of Open Enrollment.
 - Email is better than calling.
 - Make sure you have working PeopleSoft login credentials before contacting DCHR.
 - If you experience or continue to experience technical issues accessing your Open Enrollment window, please send an email to dchr.benefits@dc.gov before December 14, 2020.
 - We will work on assisting employees that experienced any issues accessing their Open Enrollment window and honor any changes if we have a written email.
1. Employees will receive an automated confirmation notice after successfully completing their elections.
 1. This is your receipt and what DCHR will honor if something is erroneous with their benefits come January.

Note: Remind your employees to check their junk mail for confirmation email.

QUESTIONS?