

Open Enrollment 2019

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 12, 2018** and **ends Monday, December 10, 2018 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 2019 plan year; however, the costs will reflect the 2019 contribution amounts.

Please Note: *If you have Aetna CDHP with a Health Savings Account (HSA) or a Health Care Flexible Spending Account (HCFSAs) or Dependent Care Flexible Spending Account (DCFSAs), you must re-enroll as these elections do not roll over. If you make your elections online, you will also see your 2019 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 6, 2019**. For employees and retirees paid semi-monthly (some DCPS and UDC), changes will be effective **January 1, 2019**.

Will my health and dental insurance premiums change?

Yes, premiums typically change each year. Health care premium rates are available online at <http://dchr.dc.gov/page/open-enrollment>. If you do not make any changes during Open Enrollment, your premiums 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 out of the office during Open Enrollment. Can I make elections when I return?

The **Open Enrollment deadline is Monday, December 10, 2018 at 5:00 p.m. EST, all elections must be made by that time.** Employee Self Service is available at <https://ess.dc.gov> on any computer with internet access. You may also 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 at 1015 Half Street, SE (Metro accessible via the Green Line, Navy Yard/Ballpark Station), 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?

Our call volumes are highest during the first and last week of the Open Enrollment period. Call volumes are lowest early morning (8:30 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.

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

Chat with our virtual benefits counselor, ALEX, at www.myalex.com/dchr/2019. ALEX is an easy-to-use online tool that will help educate you on 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 suggest the best plans 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 understand all your options.

Can I make changes to my life insurance?

No, life insurance is not an available Open Enrollment event for 2019.

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 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 14, 2018**.

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

Your first paycheck in January will still show deductions from the 2018 plan year. Flexible Spending Account and Commuter Benefit deductions will show on the first paycheck in **January 2019**. Health and dental insurance changes are effective as of **January 6, 2019**, premium deduction changes will show on your paycheck dated either **February 5, 2019** or **February 7, 2019**. If your deductions are not correct after these dates, please contact DCHR at 202.442.7627 or dchr.benefits@dc.gov.

Are there any new plan offerings for Open Enrollment 2019?

There are no additional plans for 2019. To help you make an informed decision about your benefits, DCHR encourages you to attend an Open Enrollment benefits fair (the complete schedule is available at <https://dchr.dc.gov/page/open-enrollment-benefits-fairs>) or visit our virtual benefits counselor, ALEX, at www.myalex.com/dchr/2019. ALEX is an easy-to-use online tool that will help educate you on 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 2019?

- **2019 DC Employee Healthcare Benefits Providers (DCEHBP) Employee Premium Costs.** As health care costs across the nation continue to rise, so do the costs in the District of Columbia Government. Therefore, your costs for coverage will increase again in 2019. 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.
 - **Increased 2019 Retirement Plan Contribution Limits.** The 2019 elective deferral limit for 457(b) plans increased to \$19,000. This is a \$500 increase from 2018. The 2019 Age 50 Catch-Up Limit is \$24,500 and the Pre-Retirement Catch-Up Limit is \$37,000.
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