

# CHOOSEWELL LIVEWELL BEWELL

# dchr

DC Department of Human Resources

OPEN ENROLLMENT 2015

## Information Sessions

### Open Enrollment Kick Off Friday, November 14

9:00 a.m. to 3:00 p.m.

Carnegie Library | 801 Mount Vernon Square, NW

### Fire & Emergency Medical Services Monday, November 17

10:00 a.m. to 3:00 p.m.

Reeves Center | 2000 14th Street, NW

### DC Housing Authority Wednesday, November 19

10:00 a.m. to 3:00 p.m.

1133 North Capitol Street, NE

### Child & Family Services Agency Office of the Chief Technology Officer Thursday, November 20

10:00 a.m. to 3:00 p.m.

200 I Street, SE

### Wilson Building Friday, November 21

10:00 a.m. to 3:00 p.m.

1350 Pennsylvania Avenue, NW

### DC Public Schools Monday, December 1

4:00 p.m. to 7:00 p.m.

1200 First Street, NE

### Dept. of Behavioral Health Wednesday, December 3

10:00 a.m. to 3:00 p.m.

1100 Alabama Avenue, SE

### Dept. of Public Works Thursday, December 4

10:00 a.m. to 3:00 p.m.

Solid Waste Management | 1431 Okie Street, NE

### Judiciary Square Friday, December 12

10:00 a.m. to 3:00 p.m.

441 4th Street, NW

## OPEN ENROLLMENT 2015

### Frequently Asked Questions (FAQs)

November 10, 2014 to December 12, 2014, 5:00 p.m. EST

Learn about benefit options, plan highlights and more at <http://dchr.dc.gov>.

#### 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, and disability insurance.

#### When is Open Enrollment?

Open Enrollment is **Monday, November 10, 2014 to Friday, December 12, 2014, 5:00 p.m. EST.**

#### If I'm satisfied with my elections from last year and do not plan to add new dependents, do I need to take action during Open Enrollment?

No. If you are satisfied with your current benefits plan and have no new dependents to add, then you do not have to take any action this year; all of your elections will carry over to the 2015 plan year. However, the costs will reflect the 2015 contribution amounts.

**Please Note:** If you have a Aetna CDHP and a Health Savings Account, Health Care Flexible Spending Account, Dependent Day Care Spending Account, **you must re-enroll as these elections do not roll over.** If you make your elections online, you will also see your 2015 per-pay-period costs, so you can plan accordingly.

#### When is the best time to make my elections?

Benefits Office call volumes are highest during the first two and the last three days of the Open Enrollment period. Call volumes are lower early mornings (8:00 a.m. to 10:00 a.m.) or late afternoons (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 bi-weekly, changes made during Open Enrollment will be effective January 11, 2015. For employees paid semi-monthly (some DCPS, some UDC), changes will be effective January 1, 2015.

#### Are there any new plan offerings for Open Enrollment 2015?

There are no additional plans for 2015; however, DCHR encourages you to attend at least one Open Enrollment session, so you can ask questions and make an informed decision about your benefits. You also should take this opportunity to review your current benefits elections and update beneficiaries.

## **What else is new for Open Enrollment 2015?**

*Aetna Consumer Driven Health Plan (CDHP):* Aetna CDHP Preferred Care (in-network) deductible increased from \$1,250 for individuals/\$2,500 for families in 2014 to \$1,300/\$2,600 in 2015; the out-of-pocket maximum deductible increased from \$6,050 for individuals/\$12,100 for families in 2014 to \$6,450/\$12,900 in 2015.

*Health Care Flexible Spending Account (HCFA) \$500 Carry Over:* An IRS change to the HCFA modifies the "use-it-or-lose-it" rule and allows participating active employees to carry over up to \$500 in unused funds from one year to the next. Any 2014 FSA monies over \$500 will be forfeited. The carry-over funds may be accessed starting mid-April, when all 2014 FSA expenses have been reimbursed. For more details, view the Healthcare FSA FAQ available at <http://dchr.dc.gov>.

### *2015 Employee Premium Costs*

Rising national health care costs mean coverage costs for DC Government employees will increase in 2015, and, while the District will take on the majority of the increase, some of the costs will be shared with you. We can work together to help keep cost increases at a minimum, including using in-network doctors, taking advantage of wellness resources, and using generic instead of brand-name drugs when filling a prescription.

## **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 Open Enrollment changes are to be made through Employee Self Service (ESS). You can access ESS through PeopleSoft on your work computer or via 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 December 12 at 5:00 pm EST, so all elections must be made by that date. During your vacation, if you have access to an internet connection, you may visit the Benefits website and log into [ess.dc.gov](http://ess.dc.gov) to make your elections. Also, starting this year, you may make your 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 since it is not an Open Enrollment event for 2015. For more information on the Standard Insurance Company you can 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 ESS 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](http://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 Sessions. See the front page of this flyer or visit DCHR online at <http://dchr.dc.gov> for a complete schedule, as well as a number of decision-making tools to help you compare medical plans and find the right doctors for you that are within our networks.

## **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 Open Enrollment elections to be made. The correction period deadline is December 12, 2014.

## **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 2014 plan year. FSA and Commuter Benefit deductions will show on the first paycheck in January 2015. Health and dental insurance changes are effective as of January 11, 2015, premium deduction changes will show on your paycheck dated either February 3, 2015 or February 6, 2015.