OPEN ENROLLMENT 2027
FREQUENTLY ASKED QUESTIONS

- **What is Open Enrollment?**

  Open Enrollment is a defined time period when individuals eligible to participate in plans can elect to participate, switch the plan in which they are enrolled, add eligible dependents and drop dependents.

- **How do I find out what my current benefits are this plan year?**
  Log into Self Service → Click on Benefits → Click on Benefits Summary. At the top left side of the screen, you will see the current date and below that you will see your current benefits.

- **When is Open Enrollment?**
  Open Enrollment begins October 19, 2026 and ends October 30, 2026 at 5:30 p.n.

- **What changes will take effect in 2027?**
  MetLife is the new carrier for Life Insurance, Critical Illness, Short-Term and Long-Term Disability coverage. There are no changes to the coverage under the benefit plans. However, rates for many plans will change effective January 1, 2027.

- **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?**
  If you do not wish to make changes to your medical, dental and vision plan or covered dependents you will not need to do anything. **However, if you are currently enrolled in Healthcare Flexible Spending and/or Dependent Care Flexible Spending and you wish to be enrolled in 2027, you will need to take action**. Your Flexible Spending Account Enrollment(s) will not roll over to 2027. If you do not take action, your Flexible Spending Account enrollment will end on December 31, 2026.

- **Can I add or remove my eligible dependents during Open Enrollment?**
  During open enrollment, you can add or drop eligible dependents. However, if you were ordered by a court to cover certain dependents, you cannot drop court-ordered dependents. When adding a dependent, you will need to submit a copy of their birth certificate and social security card to Benefits at benefits@ccc.edu.

- **What happens if I just started employment with City Colleges of Chicago and I recently enrolled for benefits, do I need to participate in Open Enrollment?**
  Open Enrollment is an opportunity to review your elections and make any changes you desire. **If you elected to participate in the Health Care and/or Dependent Care Flexible**

Spending Account(s), your current election will not roll over to 2027. Therefore, if you wish to continue participating, you will need to make your election during Open Enrollment. You must complete your New Hire Enrollment Event before the Open Enrollment Event becomes available to you.

- **How can I make changes to my benefit elections?**
  Log into PeopleSoft Self Service, Click on Benefits, Click on Benefits Enrollment and follow the screen prompts to make your elections. Your election is not final until you click Submit.

- **Can I make changes from my computer at home?**
  Yes, you can log into PeopleSoft Self Service from home.

- **I will be on vacation during Open Enrollment. Can I make elections when I return?**
  Because CCC take deductions for medical, dental, vision and flexible spending accounts on a pre-tax basis (before tax-withholding is calculated) our plans are covered under Section 125 of the Internal Revenue Code. The Code requires that we offer a defined open enrollment period when participants are able to make changes. The Code also requires that outside of open enrollment, participants are unable to make changes, unless you have a qualified family status change.

- **If I'm currently on a Leave of Absence for any reason, do I need to complete the online Open Enrollment Process?**
  If you would like to make changes, you will need to complete the online Open Enrollment process.

- **How can I find out more about my benefits?**
  You can review the Open Enrollment Newsletter and/or you can review information at www.ccc.edu.

- **What are the rates?**
  Rates are detailed in the various Benefit Guides that can be viewed at http://www.ccc.edu/departments/Pages/Benefits.aspx. From there you can select the Full-Time Employee Guide or Part-Time Employee Guide that pertains to your job family.

- **What is covered by FSA?**
  Flexible Spending Account covered expenses are available in the Quick Reference Guide available on the CCC website. The following link takes you directly to the document.
  Covered Expenses

- **Can I change my plan after Open Enrollment closes?**

No, you can only make changes to your benefit plans during Open Enrollment unless you experience a qualified change in family status.

- **How soon can I use my insurance?**
  Enrollments, changes and cancellations made during open enrollment will be effective January 1, 2027.

- **Will I get new ID Card(s)?**
  You will receive new ID Card(s) if your plan change or you change your plan, e.g., from PPO to HMO or vice versa. If you do not make changes to your plan, you will not receive new ID Card(s).