

FREQUENTLY ASKED QUESTIONS

- **What is Open Enrollment?**

Open Enrollment is a designated period during which eligible individuals can choose to enroll in plans, switch their current plan, add eligible dependents, or remove dependents from their coverage.

- **How do I find out what my current benefits are this plan year?**

Log into HR Self Service → Click on Benefit Details → Click on Benefits Summary. At the top of the screen, you will see the current date. Below that, you will see your current benefits.

- **When is Open Enrollment?**

Open Enrollment begins October 27, 2025, and ends at 5:30 pm on November 7, 2025.

- **What changes will take effect in 2026?**

There is a new vision provider with BCBS administered through the EyeMed Network. If you are currently enrolled in vision coverage, you will be automatically enrolled with the same coverage (single, employee+spouse, employee+child(ren), employee+family). This will ensure uninterrupted vision coverage for 2026. If you do not want to enroll in the new vision plan, you will need to remove coverage during Open Enrollment. You can find more details and network provider information at: <https://eyedoclocator.eyemedvisioncare.com/bcbsil/en-us>

- **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 any changes to your medical, dental, or vision plans, or for your covered dependents, no action is required. However, if you are currently enrolled in a Health Care Flexible Spending Account (FSA) or a Dependent Care Flexible Spending Account and want to continue in 2026, you **must** re-enroll. Your FSA enrollment will not automatically roll over to 2026. If you do not re-enroll, your FSA will end on December 31, 2025.

- **What happens if I just started employment with City Colleges of Chicago and I recently enrolled in 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 2026. 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?**

To make changes to your benefit elections, log into HR Self Service during the Open Enrollment period, click on "Benefit Details," 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 HR Self Service from home. However, you must have CCC Anywhere Access to do so. If you need CCC Anywhere Access, you can request access at <http://www.ccc.edu/menu/pages/CCC-Anywhere.aspx>.

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

Because CCC withholds 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 can 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/benefits.

- **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.

- **What are the rates?**

Rates are detailed in the various Benefit Guides that can be viewed at www.ccc.edu/benefits. 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.

<https://www.tasconline.com/biz-resource-center/eligible-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 life event.

- **How soon can I use my insurance?**

Enrollments, changes, and cancellations made during Open Enrollment will be effective January 1, 2026.

- **Will I get new ID Card(s)?**

You will receive new ID Card(s) if you change your plan, e.g., from PPO to HMO or vice versa. New ID Cards will be issued for your BCBS vision coverage. If you do not make changes to your plan, you will not receive new ID Card(s).