# LOCAL 1600 SPECIAL ENROLLMENT 2019 FREQUENTLY ASKED QUESTIONS

### • What is Special Enrollment?

This Special Enrollment is a defined time period for eligible individuals to elect a medical plan and/or elect or make changes to Health Care Flexible Spending Accounts. This Special Enrollment is a result of the elimination of the plans under which 1600 employees are currently enrolled. Eligible individuals may also add eligible dependents and/or drop dependents.

#### • How do I find out what my current benefits are this plan year?

Log into <u>HR-Self-Service</u>  $\rightarrow$  click on "Benefits"  $\rightarrow$  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 Special Enrollment? Special Enrollment begins April 22, 2019 and ends at 5:30 pm on May 7, 2019.

### • What changes will take effect on July 1, 2019?

The medical plan under which you are currently enrolled will be eliminated effective June 30, 2019. All individuals who wish to have coverage beginning July 1, 2019 will be required to make an election since the current plans end on June 30, 2019.

• Do I need to take action during Special Enrollment if I'm satisfied with my current elections and do not plan to add new dependents?

You must make an election if you wish to have medical coverage beginning July 1, 2019. Failure to make an election during the Special Enrollment will result in you having no coverage beginning July 1, 2019. Your next opportunity to elect medical coverage will be in the fall for a January 1, 2020 coverage effective date.

Your dental and vision plan election and or covered dependents will carry over to July 1, 2019.

If you do not make changes to your current Health Care Flexible Spending Account, your current election will continue through December 31, 2019.

• Can I add or remove my eligible dependents during Special Enrollment? During this Special Enrollment, you can add or drop eligible dependents to your medical coverage. However, if you were ordered by a court to cover certain dependents, you cannot drop court-ordered dependents.

- What happens if I just started employment with City Colleges of Chicago and I recently enrolled for benefits, do I need to participate in Special Enrollment? This Special Enrollment is being held for you to make an election based on the new plans that will be available to you beginning July 1, 2019. If you began employment prior to July 1, 2019, you will need to elect a new medical plan during Special Enrollment in order to have coverage on and after July 1, 2019. You must complete your New Hire Enrollment Event before the Special Enrollment Event becomes available to you.
- How can I make changes to my benefit elections? Log in to <u>HR-Self-Service</u>, 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 in to <u>HR-Self-Service</u> from home, but you must have CCC Anywhere Access to do so. You can request access <u>here</u>.
- I will be on vacation during Special Enrollment. Can I make elections when I return? No, you must make changes during City Colleges' Special Enrollment period. Because CCC takes 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 enrollment period when participants are able to make changes. The code also requires that outside of this special 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 Special Enrollment process?

Yes, you need to make an election during the Special Enrollment period. Failure to make an election during this period will result in the termination of your coverage effective June 30, 2019.

 How can I find out more about my benefits? You can review the <u>Special Enrollment Newsletter</u> and/or you can review information at <u>Special Enrollment Page</u>.

#### • What are the rates?

Rates are detailed in the Benefit Guides that can be viewed at the <u>Special Enrollment</u> <u>Page</u>, and from there, you can select the Full-Time Employee Guide or Part-Time Employee Guide that pertains to you.

## • What is covered by an FSA?

Flexible Spending Account (FSA) covered expenses are available in this <u>Quick Reference</u> <u>Guide</u>.

# • Can I change my plan after Special Enrollment closes?

No, you can only make changes to your benefit plans during the Special Enrollment period 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 July 1, 2019.

### • Will I get new ID Card(s)?

Yes, all employees eligible to participate in this Special Enrollment period will receive new ID cards if you elect coverage. This is necessary because your group number on your ID card will change effective July 1, 2019.