Fairfield Public Schools Open Enrollment Frequently Asked Questions (FAQS)

1. What is the start date of my coverage for this Open Enrollment?

This open enrollment is for the 2017-2018 Fiscal Year, which begins July 1, 2017 and ends June 30, 2018.

2. If I am declining coverage or making no changes, do I still have to do anything?

Yes, this is a complete positive enrollment for all benefit eligible employees. You <u>MUST</u> go into ESS and select one of the options available.

3. What do I do if I cannot log in?

Please send an email to contactess@fairfieldschools.org

4. I have questions regarding the cost of changing my benefits?

Please refer to the 2017-2018 rate sheets for your bargaining unit found here http://fairfieldschools.org/faculty-staff/benefits/ Rates for 2017-2018

Or you can view the rates on the selection screen, each option has a per pay period rate listed below.

5. I was going through the steps to make "no changes" to my benefits. Although I am making "no changes" to my 2-person Dental coverage, I do <u>not</u> see my dependent listed when I hover over "details". I <u>do</u> see him listed when I hover over "details" for my 2-person Medical/Prescription coverage. Is what I am seeing correct as-is? Or, when making "no changes", are we required to re-add dependents for Dental but <u>not</u> for Medical/Prescription?

We are very sorry for this confusion. Unfortunately, there was a glitch with the software and your dependents are not showing under your <u>Dental</u> benefits. Please follow the instructions on the middle of page 5 of the Benefit Enrollment Instructions-Open Enrollment instructions (To add a dependent already in our system.....) to add your dependents to your dental benefit.

If you have already submitted your elections, please go back and update your dependents under your dental benefit, if applicable.

6. My dependent child is turning 26 over the summer. Do I include him/her when selecting my dependents? The open enrollment is for benefits beginning July 1, 2017. If you keep your dependents on your insurance coverage, the insurance office will automatically terminate them on the last day of the month of their 26th birthday per protocol. If that causes a change in your premium deductions, we will make the adjustments at that time.

7. What is a FSA?

An FSA is a flexible spending account. You can elect to contribute to a Health Savings Account and/or a Dependent Savings Account. For information about the benefits of having a Health Savings Account and/or a Dependent Care Savings Account please go to http://fairfieldschools.org/faculty-staff/benefits/ Healthcare and Dependent Care Flexible Spending Accounts / Chard-Snyder (Effective July 1 2017).

8. What are the minimum and maximum annual contributions for my flexible spending accounts? Health Savings Account minimum is \$500, maximum is \$2,600 annually Dependent Savings Account minimum is \$500, maximum is \$5,000 annually You must enter your contribution amount(s) as a per pay period amount.

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12 month staff have 48 deduction periods.

10 month/10.5 month/11 month staff have 20 deduction periods.

9. I have questions regarding my 403b or I would like to enroll in the 403b.

For information regarding 403b go to http://fairfieldschools.org/faculty-staff/payroll/

10. I am a Secretary; do I need to complete a spousal affidavit if there is no change?

Yes. The insurance office needs this form each year to verify your spouse is not offered insurance from their employer. Because circumstances change from year to year, we will be enforcing this annually. If we do not receive a completed and notarized affidavit from you along with evidence that your spouse is not offered insurance through their employer, we will update your benefits to the standard rate. For unmarried secretaries electing employee + 1 or family coverage you need only to provide a copy of your divorce decree each year.

11. If we enroll in the medical/prescription coverage do we need to supply you with our social security number via a form – or do you have this on our files?

You do not need to provide us with your social security number. We do have that on file. However, you must provide a social security number for each member enrolled OR you MUST complete the "Oxford SSN Refusal Letter" and return it to the Insurance Department.