

Fairfield Public Schools
Open Enrollment
Frequently Asked Questions (FAQS)

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

Please send an email to contactess@fairfieldschools.org

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

This open enrollment is for the 2018-2019 Fiscal Year, which begins July 1, 2018 and ends June 30, 2019.

3. 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 MUST go into ESS and select one of the available options, either “Decline Benefits” or “No Changes”

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

Please refer to the 2018-2019 rate sheets for your bargaining unit found here

<http://fairfieldschools.org/faculty-staff/benefits/> Rates for 2018-2019

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

5. 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, 2018. 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.

6. I have already submitted my elections, but would like to make a change to them before Open Enrollment Closes.

Yes you can make changes to your elections up until 11:59pm May 13, 2018 at which time Open Enrollment will be closed. **If you should need to make changes, please resubmit and click continue all the way through to receiving the confirmation of your elections again.**

Please Note: If you have already submitted your elections and you go back in to look at them by clicking on make new election, you will need to resubmit all the way through to receiving the confirmation of your elections again.

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, 2018).

8. What are the minimum and maximum annual contributions for my flexible spending accounts?

Health Savings Account minimum is \$500, maximum is \$2,650 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.

12 month staff have 48 deduction periods.

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

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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 file?

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

12. Why am I receiving a non-compliance letter from HEP?

Per HEP records, the employee and/or dependent(s) have not met one or more of the requirements.

If you have questions, you can email or call HEP:

Email: hepquestions@connect2yourhealth.com

Phone: 1-877-687-1448

website: www.CTHEP.com

13. What if the HEP requirements aren't met?

The employee monthly premium **will increase by an additional \$100 a month** until all of the requirement(s) are met for the employee and/or dependents. There will also be a deductible as well as other changes related to coverage.

The date an individual is required to be HEP compliant depends on their date of enrollment in our Medical/Rx plan. See below to determine your required date of compliance

Enrollment Date	Required Compliance Date
1/1/2017 (or earlier)	December 31, 2017 *
1/2/2017 – 1/1/2018	December 31, 2018
1/2/2018 – 1/1/2019	December 31, 2019

If you are not HEP compliant prior to June 1, 2018, your monthly premium will increase by \$100 per month beginning August 2018. In addition, employees will pay an annual \$350 (Individual)/\$1400 (Family) In-Network deductible. Please log into www.CTHEP.com to verify your compliance.