

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 benefit coverage July 1, 2019 to June 30, 2020.

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?

At this time, the PCS (Premium Cost Share) rates for each bargaining unit aren’t available. Rates will be posted when they are made available. <http://fairfieldschools.org/faculty-staff/benefits>.

5. My dependent child is turning 26 this year. Do I include him/her when selecting my dependents?

Yes. Effective 1/1/2019, new state legislation requires the coverage of dependents reaching age 26 to the end of the calendar year in which the dependent reaches age 26. Previously, coverage ended at the end of the month in which the dependent turned 26. Therefore, your dependent, turning age 26, may remain on your plan at this time to the end of the 2019 calendar year.

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 6, 2019 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 and click “continue” 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.

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

Health Savings Account minimum is **\$500**, maximum is **\$2,700** 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 period

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9. If we enroll in the medical/prescription coverage do we need to supply you with our social security number or do you have this on file?

You do not need to provide us with the Employee social security number. We have it 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. This form is located on the FPS website.

10. 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

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

If you or any enrolled dependent becomes non-compliant in HEP, your premiums **will be \$100 per month higher** (until all of the requirement(s) are met for yourself or any enrolled dependent). 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

Enrollment Date :

1/2/2018 - 1/1/2019

1/2/19 - 1/1/2020

Required Compliance (1st Year) :

December 31, 2019

December 31, 2020

** After the first year compliance, all requirements are to be completed by December 31st of each year.