

2019 Open Enrollment Information and FAQ's

On the Benefit webpage in the [Open Enrollment Tab](#) you will find a copy of the **Open Enrollment Power Point presentation, 2019 Employee Guide, 2019 Insurance Premium Rates, Instructions** on how to complete Open Enrollment in Munis, and a **video describing how Lumenos HDHP works.**

To better process your questions, we encourage employees to send an email to benefits@nnva.gov

Below is a list of frequently asked questions that we believe will assist employees:

1) When does the insurance change take effect?

- a. Insurance coverage will begin on January 1st
- b. Insurance Premium deductions begin on the 1st paycheck in December (Premiums are paid 1 month in advance).

2) Did all the insurance premiums increase this year?

- a. No, only medical insurance premiums increased by 1% (except for Employee Only coverage levels). Dependent tiers of the Lumenos plan now have premiums. Dental and Vision Insurance premiums remained the same.

3) Last year I completed an affidavit that I was a non-smoker, do I have to do it again?

Yes, Employees do need to choose if they are a Smoker or Non-Smoker. If the "Non-Smoker" designation is selected, employees **must** then **Decline** the "Smoker" designation and vice versa.

4) I want to keep my current insurance-do I need to complete the enrollment?

Yes. The City has an Active Enrollment. All Full-time employees will be required to elect or decline medical, dental and vision benefits for the upcoming year, even if there are no changes. If an employee is not interested in a benefit they must select "**Decline**"

5) What does HDHP mean?

High Deductible Health Plan (refer to the Benefit website>[Open Enrollment](#) to watch the video.)

6) I want to enroll in Short Term or Long Term Disability but it's not showing in Self Service.

- a. To enroll in Short-Term or Long Term disability employees must complete a paper form and return it to the Department of Human Resources Benefits Division. The form is located under the Form section on the [Benefit webpage](#).
- b. If the employee has already enrolled in the STD/LTD plan they do not have to re-enroll.

7) Do I enter a monthly or per pay period amount for the HSA or FSA benefit?

- a. Enter a per pay period amount

8) How do I calculate my per pay period amount?

- a. **HSA Accounts** - Determine the annual amount you want to have and divide it by 24
- b. **FSA Accounts** - Determine the annual amount you want to have and divide it by 26

9) I'm already enrolled in a fitness center, do I have to re-enroll?

Fitness Center enrollment and changes will not be completed through the open enrollment portal. This benefit will roll over if currently elected. Employees who wish to enroll, change or cancel their membership must visit the fitness center directly.

10) Can I sign up for fitness membership at any location?

- a. No, you are to complete your membership at the main facility of the fitness center. Check out the locations of the fitness centers on the [Benefit Website](#).

11) I am a retiree. Do I complete my enrollment now?

- a. No, Retiree Open Enrollment is November 1st - November 30th