

OPEN ENROLLMENT 2023 – 2024

(Plan Year 7/1/2023 to 6/30/2024)

FREQUENTLY ASKED QUESTIONS

2022-2023 INSURANCE PROVIDERS

- 1) ***Are our health insurance carriers for the 2023-2024 plan year remaining the same?*** YES, there will be no changes to our current providers – United Healthcare for Medical, Cigna for Dental, and Anthem for Vision.

BENEFIT SELECTION FORMS

- 1) ***I am not making any changes to my benefits selections for 2023-24, do I need to submit any paperwork?*** YES, you need to complete and submit the [online Benefits Elections Form](#) indicating that no changes are being made. This includes employees who decline or Waive insurance coverages.
- 2) ***Why do I need to submit the online Benefits Elections Form if I am not making any changes for 2023-24?***
Submitting the online document creates a record that you have received Open Enrollment information, including the new rates, that you were offered an opportunity to make changes, and that you agree to continue to participate in the benefits that you previously selected for the 2023-24 plan year.
- 3) ***I have submitted the online Benefits Elections Form indicating changes in coverage for the 2023-24 school year, am I done?*** NO, you must complete and sign the appropriate Enrollment Forms and inter-office the original signed copies to Christine Madden at Long Hill-Insurance by 6/02/23.
- 4) ***Can I email or fax Enrollment Forms or supporting documentation?*** We will NOT accept forms and documents via email or FAX. Forms need to be sent via inter-office to Christine Madden at Long Hill-Insurance. Do NOT FAX forms to the business office or send duplicate copies if you have mailed your forms.
- 5) ***How do I know that you received my forms?*** If you have completed the online Benefits Enrollment Form as required, we will know what forms are needed and contact you if we have not received them. Please do NOT call or email to ask if we received your forms.

- 6) ***During Open Enrollment, can I drop in to Long Hill Insurance and ask a few questions?*** During this busy time we cannot meet with employees in person. Should you have questions that cannot be answered on this page or the TPS website, please email **Openenrollment@trumbullps.org** with your question or to schedule a phone call to address your issues. Please be patient as phone calls and emails may take some time to return during this busy enrollment period.
- 7) ***What are the premium rates for the 2023-24 plan year?*** The new rate chart can be found on the Insurance page of the TPS website.
- 8) ***I am enrolling myself or a new dependent for the first time in Medical and/or Dental Coverage. When will coverage begin and when will I receive my ID card(s)?*** Coverage will be effective 7/1/23 and you will receive your Medical ID cards in the mail approximately 2 weeks prior to the start of coverage. Cigna Dental does not issue ID cards. You can access a virtual card on the website mycigna.com or the mycigna mobile app beginning 7/1/2023. The Cigna group number is 334197
- 9) ***Will I get new Medical and Vision ID cards for the new plan year?*** NO. If you are currently enrolled in our coverages you will not receive new cards for the new plan years. Your current ID numbers will remain the same.
- 10) ***Can I change or terminate my coverages at any time during the plan year?*** NO. Unless there is a “Qualifying Life Event”, you may not terminate or make any changes to your benefit elections outside of the Open Enrollment period. Examples of qualifying life events include marriage, divorce, birth of child, adoption, death, loss of coverage, spouse’s new job, and open enrollment of spouse’s insurance.

HEALTH INSURANCE WAIVERS FOR DECLINING THE INSURANCE

- 1) ***Am I eligible for a Health Insurance WAIVER Payment if I decline the Medical and/or Dental insurance?*** Please refer to your bargaining unit Contract for eligibility and the timing of waiver payments. Please note that unless we receive a signed original copy of the 2023-2024 Health Insurance Waiver Form, declining both Medical AND Dental coverage, and listing all eligible dependents, you will NOT receive a waiver payment. **Forms are due by 6/02/2023. NO LATE FORMS WILL BE ACCEPTED!**

- 2) ***Am I eligible for a Health Insurance WAIVER Payment if I decline the Medical and/or Dental insurance but enroll in the optional Vision Insurance?*** Yes, as long as you return the 2023-2024 Health Insurance Waiver Form and you are eligible for a waiver per bargaining unit contract.

- 3) ***I have indicated that I am declining Medical and/or Dental insurance on the online Benefits Selection Form, do I need to complete any other forms to receive my WAIVER payment?*** Yes, you need to complete and sign the 2023-2024 Health Insurance Waiver Form indicating that you are Declining both medical AND Dental coverage. Be sure to include your dependent information (Name, Date of Birth, Gender) for all eligible dependents so that your waiver payment can be properly calculated. If not previously done, please attach copies of your marriage license and/or children's birth certificates for our files.

FLEXIBLE SPENDING ACCOUNTS (FSA)

- 1) ***I am currently enrolled in the TBOE Flex Medical or Flex Dependent Care Plan and want to continue for 2023-2024, does this plan carryover to next year?*** NO, you must re-enroll and indicate the amounts you want withheld for each plan.

- 2) ***Can I enroll in a TBOE FSA account if I am not enrolled in the TBOE Medical Insurance?*** Yes, if your bargaining unit offers the FSA benefit. However, IRS limits and individual circumstances need to be reviewed. Please contact Sharon Thompson at TR Paul, Inc. to confirm eligibility (800) 678-8161 Ext 257

- 3) ***Does any of the remaining money in my current account carryover to the 2023-2024 plan year?*** You can carry over \$570 from your Medical FSA plan account to the next plan year.

- 4) ***I am re-enrolling in the FSA account for 2023-2024. Will I be issued a new Benny card?*** If your card is not expiring, the new dollars are added to the existing cards. TR Paul is now contracting with a new vendor so when your card expires, a new card, with a new look, will be issued at that time.

- 5) ***I didn't receive my new Benny card, who should I contact?*** The cards arrive in an envelope that looks like this. Sometimes employees do not realize their Benny cards are inside so we encourage you to look for the envelope. In order to replace the card, it must be reported lost or stolen so a new card will be issued with new

account numbers. It will take approximately 2-3 weeks to receive the new cards.



VOLUNTARY VISION COVERAGE

- 1) ***I am enrolling in the optional Vision Plan from Anthem for the first time.*** Yes, prior to the plans effective date, you and your enrolled dependents will receive ID cards in a plain white envelope.
- 2) ***Does the optional Vision Plan cover an eye exam?*** Yes, the optional Vision Plan offers annual benefits for Hardware (eyeglasses or contacts) and a \$15 co-pay eye exam. If you are enrolled in our medical insurance with United Healthcare, you are also covered for a \$15 eye exam under that plan as well.
- 3) ***I would like to enroll in the optional Vision plan, but I waive the Medical and Dental coverage. Am I still eligible for a Health Insurance WAIVER Payment?*** Yes, as long as you are eligible per union contract and return the 2023-2024 Health Insurance Waiver Form by the 6/02/23 deadline.

VOLUNTARY LIFE AND LTD COVERAGE

- 1) ***I am currently enrolled in the Voluntary Group Term Life or Voluntary LTD plans and am making no changes. Do I need to complete any forms?*** NO. Forms only need to be returned if you are enrolling for the first time, terminating coverage, or making changes to your coverages.
- 2) ***Where can I find the rates for the voluntary Group Term Life and LTD coverages?*** Rates and information can be found on the TPS website.
- 3) ***I want to enroll, terminate, or change my benefit elections for the voluntary Group Term Life and/or LTD plans. Do I need to complete any forms?*** Yes, you need to complete the Voluntary Life and LTD Enrollment/Change Form and return it by mail to Trumbull Board of Education, Attn: Christine Madden – Insurance, 6254 Main St, Trumbull, CT 06611, or send via inter-office mail by 6/02/23. A change in benefit amount will change your premiums. **If you are requesting an increase in coverage, you are required to complete an Evidence of Insurability Form along with the Enrollment Form. Coverage is not guaranteed and will be determined by Anthem underwriting.**