

Fairfield Public Schools
Open Enrollment
Frequently Asked Questions (FAQS)

1. When is Open Enrollment taking place for benefit year 2024 – 2025 ?

Online Open Enrollment will **open Wednesday April 24, 2024 and close Tuesday May 7, 2024 at 11:59pm.**
PLEASE NOTE: If you are a certified staff member who is retiring or terminating employment as of 6/30/2024 and plan on staying on FPS Medical and/or Dental until August 31, 2024, you need to make your elections during Open Enrollment.

2. What do I do if I cannot log into ESS (Employee Self Service) ?

Please send an email to hress@fairfieldschools.org

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

This open enrollment is for insurance coverage effective July 1, 2024 to June 30, 2025.

4. If I am declining coverage or making no changes, do I still have to sign into ESS ?

YES, this is a complete positive enrollment for all benefit eligible employees. You **MUST** sign into ESS and select one of the available options – either “Decline Benefits” or “No Changes”.

5. If we enroll in the Medical/Prescription and/or Dental coverage do we need to supply social security numbers or do you have these on file ?

You don’t need to provide us with the EMPLOYEE social security number – we have it on file.
However, you must enter a social security number for each dependent that is being enrolled.

6. What type of documents are required if I haven’t enrolled previously in the Medical/Prescription and/or Dental coverage ?

If you’re electing single coverage for yourself, there are no documents required. If you are enrolling dependents (spouse and/or children), we’ll need a copy of your town issued marriage certificate and birth certificates for any children that you’re enrolling before we can enter your information into the carrier systems. These documents can be scanned and emailed to trizzardi@fairfieldschools.org or jdebartolomeo@fairfieldschools.org

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

YES. New state legislation allows employers to offer coverage to dependents reaching the age of 26 to the end of the calendar year in which the dependent turns 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 coverage at this time until the end of the 2024 calendar year.

8. I have questions regarding the cost of changing my benefits.

The PCS (Premium Cost Share) rates for each bargaining are posted on the FPS website.
<https://www.fairfieldschools.org/departments/faculty-staff/benefits>

9. 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 Open Enrollment closes on Tuesday May 7, 2023 at 11:59pm. **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.

10. What is an FSA ?

An FSA is a flexible spending account. You can elect to contribute to a Healthcare FSA and/or a Dependent Daycare FSA. Before electing an FSA benefit, please make sure you understand the details of each FSA and what they can be used for. For detailed information about the benefits of having an FSA, please go to <http://fairfieldschools.org/faculty-staff/benefits/> Healthcare and Dependent Care Flexible Spending Accounts/Chard-Snyder. You will also find information regarding the grace period for the FSA's.

If you elect an FSA in error, your per pay contributions can't be inactivated once the new coverage year begins 7/1, unless you have a qualifying life event.

You must enter your contribution amount(s) as a per pay period amount.

12 month employees have 48 deduction periods.

10 month/10.5 month employees have 20 deduction periods.

Healthcare FSA -

Use your Healthcare FSA to pay for expenses not covered by your medical, dental and vision insurance plan such as deductibles, co-payment amounts and eligible services and merchandise for which you have no coverage.

Your entire healthcare account balance is available on the first day of your plan.

Dependent Daycare FSA –

The Dependent Daycare FSA will help you pay for care of your children 12 years and under (up until the child's 13th birthday) or any dependent who cannot care for themselves while you are at work. You need to have a balance in your account before you can submit claims for reimbursement.

11. What are the IRS Benefit Plan Limits for the flexible spending accounts (FSA's) ?

Plan Limits for 2024:

Healthcare FSA (annually) – minimum - \$500.00 / maximum - \$3,200.00

Dependent Daycare FSA (annually) - minimum - \$500.00 / maximum - \$5,000.00

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 call Quantum Health

Customer Service: 1-833-740-3258

www.CareCompass.CT.gov.com

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

If you or any enrolled dependent becomes non-compliant, your premiums **will be an extra \$100 per month** (until all 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.

(revised 4/22/24)