



Health Insurance Open Enrollment Guide

Open Enrollment Period: May 1st – May 30th

It's annual open enrollment season – the time when you may newly enroll in a health plan, change your health insurance election, or sign up for a tax-free Flexible Spending Account. Please take this opportunity to consider health insurance options available to you for the upcoming year and to make the best choices for you and your family. The Open Enrollment Guide highlights benefit changes, including new health insurance premiums, and provides information to help you complete your health insurance enrollment process.

Remember These Important Dates

Benefit Confirmation Email: June 15, 2024

Effective Date of Benefit Elections: July 1, 2024

What's New with ACPS Health Insurance?

There are no plan design changes for the ACPS health, and dental plans this year. The plan design, deductibles, and coverages will remain the same.

Premium Rate Changes

Below is a summary of the rate changes for the health insurance plans. More information on per pay deductions is available on the ACPS website.

- **Kaiser HMO:** 2.00% increase
- **United Healthcare POS and QHP:** 0% increase
- **CareFirst Dental:** 0% increase
- **EyeMed Vision:** 0% increase

Actions Required? Generally, no action is required if you wish to keep your current health insurance plans (POS or HMO medical, dental, vision, or no coverage). If you do nothing, your current health insurance elections will continue into the following year.

However, you must enroll during Open Enrollment if you want to enroll or re-enroll in a healthcare and/or dependent care flexible spending account.

Open Enrollment Checklist

- ✓ **Review your current benefits, including information on your dependents.** Login to Employee Self Service (ESS) to view your current benefits and dependent information.
- ✓ **To change health plans, add or remove dependents,** you must request the change during the Open Enrollment period.
- ✓ **Enroll in the Flexible Spending Accounts (FSAs).** You must re-enroll in the Flexible Spending Accounts (FSAs) during Open Enrollment to continue your FSAs in the new plan year. **Note, if you enroll in the United Healthcare QHP with Health Savings Account, you are not eligible to enroll in a Healthcare Flexible Spending Account.**
- ✓ **Review information** such as the Summary of Benefits and Coverage, Benefits Summary and premium information, available online at www.acps.k12.va.us/benefits and also at your work site.
- ✓ **Review Open Enrollment Frequently Asked Questions (FAQs).**

Other Items to Keep In Mind

- **Watch a short video online at <https://uhchsacourse.com>** to get to know your Health Savings Account (HSA). Learn how the high deductible health plan with HSA works.
- **If you elect the United Healthcare QHP with Health Savings Account, you are not eligible to enroll in a Healthcare Flexible Spending Account.** Remember, you may elect up to a maximum of \$4,150 (if single coverage) or \$8,300 (if you have dependents) and you can carry over unused funds in the Health Savings Account from year to year.
- **Healthcare Flexible Spending Account**
The maximum election for the plan year has increased to \$3,200. Participants in the healthcare FSA will be allowed to carry over to the next plan year a balance of up to \$640.00.
- **Dependent Care Flexible Spending Account** – The maximum election for the plan year remains at \$5,000. Eligible expenses are generally for the cost of providing day care for a dependent under age 13.

The benefits you elect during the Open Enrollment period will remain in effect for the period from July 1, 2024 to June 30, 2025 unless you have a qualifying life event (for example: marriage, divorce, birth or adoption of a child), at which time you may make changes to your benefit elections. If you have any questions about your benefit options, contact a member of the Human Resources Benefits staff via e-mail HRBenefits@acps.k12.va.us.

Instructions for Enrollment Online via Employee Access

For questions regarding your user name and password for ESS, please email munishelp@acps.k12.va.us.

Step 1. Login to Employee Access and review your current benefit selections at <https://www.acps.k12.va.us/acps-staff-portal>. Click on **Employee Access– Benefits**

Step 2. Make selections for each benefit available to you.

Click on **Open Enrollment** to make your elections.

- Select **“Make New Election”** to update your current elections even if you want to keep the same health plans.
- If you wish to waive a benefit, you can select the **“Decline benefit”** option.
- Choose only ONE health plan: United Healthcare POS, Kaiser HMO or United Healthcare QHP with Health Savings Account (HSA).
- Only enroll in the Health Savings Account if you also elect the United Healthcare QHP.
- If you have dependents currently enrolled in health, dental or vision, you can review the existing dependent information and select the dependent you wish to enroll using the drop-down box at the bottom of the section (select **“Add”**).
- If adding a new dependent, you must provide documentation to the Benefits Office before coverage will become effective. A list of the required documentation is available in the Benefits Summary at <https://www.acps.k12.va.us/departments/human-resources/benefits>.
- For Health Care or Dependent Care Flexible Spending Accounts (FSAs), indicate the amount you wish to have deducted per pay (this amount times 24 pays equals your annual election amount). For a list of eligible health and dependent care expenses, visit www.tasconline.com. Keep in mind that the FSA is a use or lose benefit. Money left in your FSA may not be returned to you in accordance with current law. **You may NOT enroll in a Health Flexible Spending Account if you have elected the United Healthcare QHP with Health Savings Account.**

Step 3. Review your open enrollment elections.

- You will be able to see per pay deductions for the benefits you have elected.
- You must click on the **“Submit Choices”** button to complete your Open Enrollment.
- You should see a confirmation page once you submit your benefit choices. If you do not see a confirmation page, contact HRBenefits@acps.k12.va.us.