



Health Insurance Open Enrollment - Frequently Asked Questions

1. Do I have to do anything if I want to keep the same health insurance I have currently?

No, you do not need to take any actions if you have no changes to your health insurance and you do not wish to enroll in the flexible spending accounts.

Current United Healthcare participants who take no action during Open Enrollment will remain in the United Healthcare POS plan with prescription coverage through CareFirst CVS/Caremark. Similarly, if you are currently enrolled in the United Healthcare Qualifying Health Plan (QHP) with Health Savings Account, you will remain in the QHP plan. You may make changes to your Health Savings Account election amount.

Current Kaiser HMO participants need not do anything to remain a participant with Kaiser.

2. Will I receive a new ID card?

No, there will be no new cards issued unless you change or newly enroll in a plan.

3. Why should you consider the United Healthcare QHP with Health Savings Account?

The United Healthcare QHP with Health Savings Account helps you save and pay for qualified medical expenses. To learn more about this new plan and how an HSA works, **watch a short video at <https://uhchsacourse.com>**.

Advantages of Health Savings Accounts include:

- The United Healthcare QHP is lower in premium than a traditional health plan such as the United Healthcare POS plan.
- Contributions (ACPS and your contributions) are not taxed. ACPS contributes an annual amount of \$600 if you elect single coverage and \$1,200 for you and your dependent(s).
- You may put additional money each pay to the Health Savings Account up to a combined (ACPS and your voluntary contributions) annual maximum of \$4,150 for single coverage or \$8,300 for family coverage.
- You can carry over unused funds from year to year and the Health Savings Account is yours to keep even if you change jobs, change health plans or retire.
- You can use HSA funds to pay for dental care, vision care, prescription drugs, chiropractic services and more. You will have the convenience of a debit card to pay for qualified healthcare expenses.

4. Can I enroll in ACPS health plans now if I did not enroll last year?

Yes. Open Enrollment is when you can enroll in ACPS medical, dental, and vision plans and Flexible Spending Accounts even if you did not enroll last year.

For medical coverage, you have three options to choose from: United Healthcare Point of Service (POS) plan or Kaiser HMO plan or United Healthcare Qualified Health Plan (QHP) with Health Savings Account.

ACPS offers dental coverage with CareFirst BlueDental Plus. To find out if your dentist is in the CareFirst BlueDental Plus network, visit <http://www.carefirst.com/acps/>. You may also contact CareFirst via phone 1-888-755-2657.

5. What do I have to do if I want to cancel my health insurance coverage with ACPS?

During the Open Enrollment period, you can cancel coverage online through Employee Self Service (ESS) or complete a paper enrollment form. If you participate in a flexible spending account (FSA) currently and choose not to continue to participate next plan year, you do not have to fill out an FSA election form.

6. If I elect coverage during Open Enrollment, can I cancel my health care with ACPS at a later date?

Once Open Enrollment ends on May 31 your health care and flexible spending account elections are binding for the plan year July 1, 2024 through June 30, 2025. You may not change your elections after Open Enrollment period ends unless you have a qualifying event such as a birth or adoption of a child, marriage, divorce, employment change, etc. For more information regarding qualifying events, please review the Benefits Summary, available online at www.acps.k12.va.us/benefits.

7. I currently have a Flexible Spending Account, and plan to make another election for the 2024-25 plan year. Will I get a new debit card?

To continue your participation in the healthcare and/or dependent care Flexible Spending Account, you must enroll via Employee Access or complete a paper enrollment form each year. Your current TASC debit card is valid until the expiration date listed on the card. You should continue using the card until TASC mails you a new card. If you have further questions, contact TASC at 1-800-422-4661.

8. What if my information is incorrect in Employee Access?

If you find an error in any of your information, please contact the Benefits Office at HRBenefits@acps.k12.va.us so that the correction can be updated with your health insurance carriers.