Health Insurance Open Enrollment - Frequently Asked Questions

1. **Do I need to take any action to keep my current health insurance?**

   No action is required if you want to keep your existing health insurance coverage and do not plan to enroll in a Flexible Spending Account (FSA).

   - **UnitedHealthcare Participants:**
     If you are currently enrolled in the UnitedHealthcare POS plan with prescription coverage through CareFirst CVS/Caremark and take no action during Open Enrollment, your coverage will continue unchanged.

     If you are enrolled in the UnitedHealthcare Qualifying Health Plan (QHP) with a Health Savings Account (HSA), you will remain in the same plan. However, you may adjust your HSA contribution amount during Open Enrollment.

   - **Kaiser HMO Participants:**
     If you are currently enrolled in the Kaiser HMO plan, no action is needed to maintain your coverage.

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. **Will health benefit costs increase for the 2025–26 plan year?**

   Yes, all health plans will see a cost increase for the 2025–26 benefits plan year, with the exception of the EyeMed vision plan, which will remain at the current rate.
   [Click here to view the updated rates.]

4. **During open enrollment can I switch healthcare carriers?**

   Yes, you may switch plan during the open enrollment period with the new plan being effective July 1, 2025.

5. **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 $4,300 for single coverage or $8,550 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.

6. 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, visithttp://www.carefirst.com/acps/ You may also contact CareFirst via phone 1-888-755-2657.

7. 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 Access (EA) 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.

8. 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 31st your health care and flexible spending account elections are binding for the plan year July 1, 2025 through June 30, 2026. 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.

9. I currently have a Flexible Spending Account and plan to enroll again for the 2025–26 plan year. Will I receive a new debit card?

To continue participating in a healthcare and/or dependent care Flexible Spending Account (FSA), you must re-enroll each year through Employee Access or by submitting a paper enrollment form.

Your current TASC debit card will remain active until its listed expiration date. Continue using your existing card until you receive a replacement from TASC.

For questions, contact TASC at 1-800-422-4661.

10. 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.

11. I was newly hired during the current school year; do I need to re-enroll in health benefits?

Yes, all newly hired employees within the last benefits year must re-enroll during open enrollment, as their current benefits will not carry over into the next benefits plan year.