Health Insurance Open Enrollment - Frequently Asked Questions

1. **What is an open enrollment period?**

   An open enrollment period is a window of time that happens once a year where employees can sign up for or make changes to their benefits. It is usually limited to a few weeks. If you miss it, employees may have to wait until the next open enrollment period to make any changes unless they have a qualifying life event (QLE) that allows changes to be made outside of the regular open enrollment period.

2. **Is open enrollment required for all employees?**

   Yes, open enrollment is required for all employees this year. Even if you are opting out of ACPS benefits, you still need to make the selection of "Opt Out."If you do not complete your open enrollment elections, you will not be enrolled in benefits for the upcoming plan year.

3. **I am a retiree; do I need to participate in the open enrollment period for the 2026 benefits plan year?**

   Yes, as a retiree you are required to participate in the open enrollment period for benefits plan year 2026. Your enrollment process is handled directly by the HR Benefits Team and you can contact them at HRBenefits@acps.k12.va.us to get assistance with the retiree open enrollment process.

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

   Yes, employees who decide to keep their existing benefits must confirm their benefits in Employee Access before May 30, 2026.

5. **What will happen if I do not complete my open enrollment elections?**

   If you do not complete your open enrollment elections, you will not be enrolled in benefits for the 2026-27 school year and experience a loss of health coverage for the upcoming plan year, beginning July 1, 2026, through July 1, 2027. Employees who do not complete the benefits enrollment process for the upcoming plan year by either reconfirming their current benefits coverage or making changes to their existing elections in Employee Access, will no longer be enrolled in benefits with ACPS and their existing benefit elections will end on June 30, 2026.

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

   Yes, all newly hired employees must complete the open enrollment process to continue to receive their elected health benefits.

7. **If I miss the open enrollment period, can I enroll at a later date?**

   Open enrollment happens one time a year from May 1, 2026, through May 31, 2026. After the open enrollment period ends, you would only be eligible for benefit enrollment if you have a qualifying life event.

8. **If I elect coverage during open enrollment, can I cancel my healthcare with ACPS at a later date?**

   Once open enrollment ends on May 31, 2026, your health care and flexible spending account elections are binding for the plan year July 1, 2026, through June 30, 2027. You may not change your elections after the open enrollment period ends unless you have a qualifying life event.

9. **What is a qualifying life event?**

   A qualifying life event is a specific change in your life that allows you to make changes to your benefits (e.g. health insurance, dental, vision, or dependent coverage) outside of the regular open enrollment period.

10. **If you experience a QLE, you are given a limited window—typically 30 calendar days—to make changes that align with that event.**

    Common examples of qualifying life events include but are not limited to:

    - Marriage or divorce
    - Birth or adoption of a child
    - Death of a dependent or spouse
    - Loss or gain of other health coverage (for example, a spouse losing their job)
    - Change in employment status (full-time to part-time, or vice versa)
    - Relocation that affects your plan eligibility

11. **Can I enroll in ACPS healthcare plans now if I did not enroll last year?**

    Yes, open enrollment is when you can enroll in ACPS medical, dental, vision plans, and flexible s pending 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;
    - United Healthcare Qualified Health Plan (QHP) with Health Savings Account; or
    - Kaiser Permanente HMO Plan.

    ACPS also offers dental coverage with CareFirst BlueDental Plus and vision coverage through EyeMed Vision.

12. **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).

13. **During open enrollment, can I switch healthcare providers?**

    Yes, you may switch plans during the open enrollment period with the new plan being effective July 1, 2026.

14. **Will healthcare benefit costs increase for the 2026–27 plan year?**

    Yes, all healthcare plans will see a cost increase for the 2026-27 benefits plan year. [Click here to view the updated rates.]

15. **With healthcare benefit costs increasing, will this reduce my take home pay?**

    It may, depending on your benefit elections. However, benefit deductions are taken on a pre-tax basis, which can help reduce the overall impact. Your take-home pay is determined by several factors, including your regular semi-monthly earnings, any additional pay, pre-tax deductions (such as healthcare and retirement contributions), and any voluntary deductions you have selected.

16. **Are there any major plan changes to the UHC plan?**

    Yes, this year the major plan change is the pharmacy benefits that were with CareFirst last year, are now changing to be with Optum Rx (through UHC) so that your medical and pharmacy (Rx) benefits will be with the same healthcare carrier.

17. **Will I receive a new UHC ID card due to the update in the Rx benefits from CareFirst to Optum Rx?**

    Yes, UHC enrollees will receive a new ID card prior to July 1 that includes the prescription drug plan information as well. You can distinguish the difference between the old and new card as the new card will include the ACPS logo.

18. **Will the change of prescription (Rx) benefits from CareFirst to Optum Prescription (Rx) through UHC affect benefits for Kaiser Permanente members?**

    No, this change is only for employees who are enrolled in the UHC medical plans.

19. **I currently have a Healthcare Savings Account (HSA) or Flexible Spending Account (FSA) for healthcare or dependent care, do I need to re-enroll for the 2026–27 plan year?**

    Yes, all employees that have a HSA or FSA account must re-enroll each year to continue contributing to their account.

20. I currently have a flexible spending account and plan to enroll again for the 2026–27 plan year. Will I receive a new debit card?

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

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

21. I have questions about my benefits, who can I contact?

ACPS will host in-person and online events with the ACPS Benefits team to provide information, answer questions and ensure employees are informed and supported throughout the open enrollment process.

Upcoming engagement opportunities include:

- Open Enrollment Webinar
    - Thur., May 5, 2026, from 4-5:30 p.m.
- Open Enrollment Fair at George Washington Middle School Gymnasium (1005 Mt. Vernon Ave.)
    - May 14, 2026, from 4-6:30 p.m.
- Virtual Office Hours
    - May 20, 2026, from 4-6 p.m.
- Open Enrollment Fair at the ACPS Transportation Depot (3540 Wheeler Ave.)
    - Thur., May 28, 2026, from 10 a.m-2 p.m.

Employees are encouraged to take advantage of open enrollment sessions and available resources, or to contact the ACPS Office of Compensation and Benefits with any questions or to receive additional information at hrbenefits@acps.k12.va.us.