

## OPEN ENROLLMENT 2020 – 2021

### FREQUENTLY ASKED QUESTIONS

#### BENEFIT SELECTION FORMS

- 1) **I am not making any changes to my benefits selections for 2020-21, do I need to submit any paperwork?** YES, you need to complete and submit the [online Benefits Elections Form](#) indicating that no changes are being made. This includes employees who decline or Waive insurance coverages.
- 2) **Why do I need to submit the online Benefits Elections Form if I am not making any changes for 2020-21?** Submitting the online document creates a record that you have received Open Enrollment information, including the new rates, that you were offered an opportunity to make changes, and that you agree to continue to participate in the benefits that you previously selected for the 2020-21 plan year (7/1/20-6/30/2021).
- 3) **I have submitted the online Benefits Elections Form indicating changes in coverage for the 2020-21 school year, am I done?** NO, you must complete and sign the appropriate Enrollment Forms and email a PDF copy (NO PHOTOS) of the original signed copies to [OpenEnrollment@trumbullps.org](mailto:OpenEnrollment@trumbullps.org) or mail the forms to TBOE, Attn: Christine Madden-Insurance, 6254 Main St, Trumbull, CT 06611 by 6/11/20.
- 4) **Can I email or fax Enrollment Forms or supporting documentation?** Due to the COVID-19 pandemic, unlike previous years, we will accept and prefer to receive PDF versions of forms and documents via email to [OpenEnrollment@trumbullps.org](mailto:OpenEnrollment@trumbullps.org). Please put your Last Name and the word "FORM" on the Subject Line of the email (ex: SMITH FORM). Do NOT FAX forms to the business office or send duplicate copies if you have already emailed or mailed your forms. Please give 48-72 hours to receive a confirmation receipt.
- 5) **How do I know that you received my forms?** You will receive an email confirmation 48-72 hours after emailing your form. Please allow extra time if you have mailed your forms. *If you have completed the online Benefits Enrollment Form as required, we will know what forms are needed and contact you if we have not received them.*
- 6) **During Open Enrollment, can I drop in to Long Hill Insurance and ask a few questions?** Due to COVID-19, we are not meeting with employees in person. Should you have questions that cannot be answered on this page, the TPS website, or the CT State Partnership Plan 2.0 website, please email [Openenrollment@trumbullps.org](mailto:Openenrollment@trumbullps.org) with your question or to schedule a phone call to address your issues. Please be patient as phone calls and emails may take some time to return during this busy enrollment period.
- 7) **What are the premium rates for the 2020-21 plan year?** Due to COVID-19, the State of CT Partnership plan providers will not be adjusting our 2020-21 rates until 10/1/2020, therefore the new premium rates from 7/1/2020 through 9/30/2020 only reflect the change, if any, of the premium share percentage per current bargaining unit contract. The rate chart can be found on the Insurance page of the TPS website.
- 8) **I am enrolling myself or a new dependent for the first time in Medical and/or Dental Coverage. When will coverage begin and when will I receive my ID card(s)?** Coverage will be effective 7/1/20 and you will receive your cards in the mail approximately 2 weeks prior to the start of coverage.

- 9) **Will I get new Medical and Dental ID cards for the new plan year?** NO. If you are currently enrolled in Medical and Dental coverage, you will not receive new cards. Your current ID number will remain the same. As we are changing Medical providers effective 10/1/2020, all employees and their dependents enrolled in the Medical Coverage will receive new ID cards from Anthem in September in time for the 10/1/2020 effective date.
- 10) **Can I change or terminate my coverages at any time during the plan year?** NO. Unless there is a “Qualifying Life Event”, you may not terminate or make any changes to your benefit elections outside of the Open Enrollment period. Examples of qualifying life events include marriage, divorce, birth of child, adoption, death, loss of coverage, spouse’s new job, and open enrollment of spouse’s insurance.

#### **HEALTH INSURANCE WAIVERS FOR DECLINING THE INSURANCE**

- 1) **Am I eligible for a Health Insurance WAIVER Payment if I decline the Medical and/or Dental insurance?** Please refer to your bargaining unit Contract for eligibility and the timing of waiver payments. Please note that unless we receive a signed original copy of the Health Insurance Decline-Waiver Payment Form 2020-21, declining both Medical AND Dental coverage, and listing all eligible dependents, you will NOT receive a waiver payment. **Forms are due by 6/11/2020. NO LATE FORMS WILL BE ACCEPTED!**
- 2) **Am I eligible for a Health Insurance WAIVER Payment if I decline the Medical and/or Dental insurance but enroll in the optional Vision Insurance?** Yes, as long as you return the Health Insurance Decline – Waiver Form 2020-21.
- 3) **I have indicated that I am declining Medical and/or Dental insurance on the online Benefits Selection Form, do I need to complete any other forms to receive my WAIVER payment?** Yes, you need to complete and sign the Health Insurance Decline – Waiver Payment Form 2020-21 indicating that you are Declining both medical AND Dental coverage. Be sure to include your dependent information (Name, Date of Birth, Gender) for all eligible dependents so that your waiver payment can be properly calculated. If not previously done, please attach copies of your marriage license and/or children’s birth certificates for our files.

#### **FLEXIBLE SPENDING ACCOUNTS (FSA)**

- 1) **I am currently enrolled in the TBOE Flex Medical or Flex Dependent Care Plan and want to continue for 2020-2021, does this plan carryover to next year?** NO, you must re-enroll and indicate the amounts you want withheld for each plan.
- 2) **Can I enroll in a TBOE FSA account if I am not enrolled in the TBOE Medical Insurance?** Yes, if your bargaining unit offers the FSA benefit. However, IRS limits and individual circumstances need to be reviewed. Please contact Sharon Thompson at TR Paul, Inc. to confirm eligibility (800) 678-8161 Ext 257
- 3) **Does any of the remaining money in my current account carryover to the 2020-2021 plan year?** You can carry over \$500 from your Medical FSA plan account to the next plan year.

- 4) **I am re-enrolling in the FSA account for 2020-2021. Will I be issued a new Benny card?** If your card is not expiring, the new dollars are added to the existing cards. TR Paul is now contracting with a new vendor so when your card expires, a new card, with a new look, will be issued at that time.
- 5) **I didn't receive my new Benny card, who should I contact?** The cards arrive in an envelope that looks like this. Sometimes employees do not realize their Benny cards are inside so we encourage you to look for the envelope. In order to replace the card, it must be reported lost or stolen so a new card will be issued with new account numbers. It will take approximately 2-3 weeks to receive the new cards.



## **VOLUNTARY VISION COVERAGE**

- 1) **I am enrolling in the optional Cigna Vision Plan under the State Partnership Plan 2.0. Will I receive separate membership ID cards?** Yes, prior to the plans effective date, you and your enrolled dependents will receive ID cards in a plain white envelope.
- 2) **Does the optional Cigna Vision Plan cover an eye exam?** Yes, the optional Vision Plan offers annual benefits for Hardware (eyeglasses or contacts) and a \$15 co-pay eye exam. If you are enrolled in our medical insurance with UHC-Oxford, you are also covered for a \$15 eye exam under that plan as well.
- 3) **I would like to enroll in the optional Vision plan with Cigna, but I waive the Medical and Dental coverage. Am I still eligible for a Health Insurance WAIVER Payment?** Yes, as long as you are eligible per union contract and return the Health Insurance Decline-Waiver Payment Form 2020-21 by the 6/11/20 deadline.

## **VOLUNTARY LIFE AND LTD COVERAGE**

- 1) **I am currently enrolled in the Voluntary Group Term Life or Voluntary LTD plans and am making no changes. Do I need to complete any forms?** NO. Forms only need to be returned if you are enrolling for the first time, terminating coverage, or making changes to your coverages.
- 2) **Where can I find the rates for the voluntary Group Term Life and LTD coverages?** Rates and information can be found on the TPS website.
- 3) **I want to enroll, terminate, or change my benefit elections for the voluntary Group Term Life and/or LTD plans. Do I need to complete any forms?** Yes, you need to complete the Voluntary Life and LTD Enrollment/Change Form and return it by mail to Trumbull Board of Education, Attn: Christine madden – Insurance, 6254 Main St, Trumbull, CT 06611 by 6/11/20. A change in benefit amount will change your premiums. **If you are requesting an increase in coverage, you are required to complete an Evidence of Insurability Form along with the Enrollment Form. Coverage is not guaranteed and will be determined by Anthem underwriting.**