

2017 Frequently Asked Questions and Answers

1. Q: *I don't want to change any of my benefit elections. Do I still need to enroll?*

A: Yes. All employees will need to meet with a member of the benefits team to complete the enrollment form and check the box saying that you are not making benefit changes. You will need the birthdates and Social Security numbers for all dependents if you wish to enroll them on your benefit plans and they are not currently enrolled.

2. Q: *I don't have access to a computer with Inet. How should I make my open enrollment elections?*

A: You have a couple of choices – this year, you can access the open enrollment information through the City of Irving website and enroll in your benefits from any computer with access to the Internet. There is an enrollment form online that can be printed off and signed once you have completed the form. You also will have blank forms available during the departmental enrollment meetings throughout November. Review the schedule for your department meeting date.

3. Q: *Do I need to show proof that the family members I enroll on my insurance are legal dependents if I am adding them to my insurance and they were not covered last year?*

A: Yes. We continue requiring all employees to provide proof of eligibility for all dependents who are added to your insurance plans. You only have to do it for new dependent additions. Acceptable forms of proof includes birth certificates, marriage licenses, legal guardianship papers, adoption papers, or a copy of the first page of your last year's tax form with the names listed on it and the signature page or electronic submission confirmation page. **(Be sure to mark out all numbers from the form.)**

4. Q: *What do I need to fill out to participate in the Flexible Spending Account or Health Savings Account?*

A: The forms are available on Inet, www.cityofirving.org, or can be obtained during the departmental Open Enrollment meetings. If you wish to participate, you must enroll every year you want to participate.

5. Q: *How do I sign up or change voluntary benefits like Aflac or the Cigna accident and critical illness with cancer products?*

A: There are three meetings during Open Enrollment where the voluntary benefit vendors from Aflac and Cigna will be attending to assist employees with enrollments and changes. Be sure to attend one of these meetings if you are interested in these products.

6. Q: *The Flexible Spending Account currently has a debit card for me to pay for my medical services without having to submit claims. Will this continue?*

A: Yes. Again this year the participants in the Flexible Spending will receive a debit card that they will use to pay for services without the need of having to file claims. Only IRS eligible expenses will be allowed when you use the flex spending debit card.

7. Q: *If I go for a preventive screening, will my procedure be covered at 100 percent since the new health care reform law has passed?*

A: If you go for a preventive procedure and the doctor bills it as preventive then you will not have a co-pay or co-insurance. If during the procedure the doctor finds something that will need treatment, then most likely the procedure will be covered as medical with your deductible and co-insurance.

8. Q: *Where can I find the premium rates?*

- In the 2017 Open Enrollment Guide, pages 6-7.

9. Q: *When will the first premium be deducted from my paycheck?*

A: The first premium will come out of the Jan. 5, 2017, paycheck, which is the first paycheck in the new benefit year.