

Open Enrollment FAQ's

1. **Question:** What are the open enrollment dates?

Answer: October 30, 2017 – November 17, 2017

2. **Question:** If I make changes, when will the changes be effective?

Answer: January 1, 2018 – December 31, 2018

3. **Question:** Will a Benefits Guide be mailed to my home address?

Answer: No, The Benefits Guide will be posted on the Benefits webpage.

4. **Question:** How do I enroll, make changes, or review my benefits?

Answer: Please login at www.cgsmarketplace.com (Cigna Guided Solutions)

5. **Question:** My old username and password aren't working?

Answer:

If you have been a Cigna customer within the last two years at SCS, *and* created a myCigna.com user ID and password but have forgotten your user ID or password, click **Forgot User ID** or **Forgot Password** respectively to have either one reset.

If you are a new Cigna customer, or were an existing Cigna customer at a previous employer, click the **Register Now** button.

If you have any questions about the CGS Customer Portal or myCigna.com, or continue to have issues **specific to registering** for or logging in to either the CGS Customer Portal or myCigna.com, contact Cigna at 1.855.221.0273.

6. **Question:** Did the benefit designs or premium rate change?

Answer: There are no changes to Medical (except for the prescription drug formulary, see Benefits Guide), Dental, or Vision design changes. **No premium increase** for Medical, Dental, or Vision. LTD and Basic Life Premiums are system calculated and can be seen when completing your enrollment or reviewing your current benefits.

7. **Question:** Do I have to re-enroll in health benefits to keep my coverage?

Answer: **No Action** is required If you do not want to change to your health plans. Your current benefits will continue through December 31, 2018.

8. **Question:** Do I have to re-enroll in the Flexible Spending Account for 2018?

Answer: Yes, you will have to re-elect the annual contribution for 2018. Connect Your Care (CYC) will be the new vendor effective 1/1/2018.

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9. **Question:** Are there any new Benefits offered this Open Enrollment?

Answer: Yes, the District will be offering a new Group sponsored Short Disability plan through MetLife with an effective date of 1/1/2018. MetLife will also be the new vendor for the Group Long Term Disability plan. (More detail in Benefits Guide). Eligible employees will be auto enrolled into the plans. You **must** opt-out during open enrollment if you do not wish to be enrolled and you can cancel any time after open enrollment. Employees can choose to continue with current individual Disability plan with payroll deductions.

10. **Question:** Can I enroll in Basic Life coverage:

Answer: Yes, you may enroll in Basic Life for this Open Enrollment without submitting evidence of insurability and the coverage will be effective 1/1/2018. This is a **one-time** option.

11. **Question:** How can I get more information about the benefits offered by the District?

Answer: A Benefits Fair which will be held on November 2, 2017 in the Board Auditorium from 4 p.m. to 6 p.m., the Benefits web page or call HR Employee Connect team at 901-416-5304.

12. **Question:** If my name, date of birth, social security number, or address is incorrect in the benefits system, how do I get it corrected?

Answer:

- If your name, social security number or date of birth is incorrect, please call HR Employee Connect team at 901-416-5304
- Name changes due to marriage can be made by submitting a copy of your updated social security card to HR at 160 S. Hollywood Street at the Barnes building front entrance.
- Address
 - Changes can be made by accessing the employee portal at <https://hrportal.scsk12.org/hrempportal/> .

13. **Question:** Can I make changes to my benefits throughout the year?

Answer: Only for a qualified life event. You have 30 days of a qualified life event such as marriage, divorce, birth, adoption, death, gaining or losing other coverage to make the change. Documentation of the event such as marriage licenses, death certificate, birth certificate, etc. are required.