

# Annual Enrollment FAQ's

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

**Answer:** October 17, 2016-November 4, 2016

2. **Question:** What plan year are the elections for?

**Answer:** January 1, 2017- December 31, 2017.

3. **Question:** Which benefits can I enroll in, change, or cancel during the Annual Enrollment?

**Answer:** You may enroll, cancel, or change:

- Medical, Dental, and Vision
- Long Term Disability and Basic Life- If you are enrolling for the first time your coverage is subject to medical underwriting approval. Details on submitting answers to medical questions for these coverages can be found in Benefits Insight.
- MetLife Supplemental Life-You may contact MetLife at 1-866-492-6983 to enroll or cancel supplemental life insurance for you or your dependents. If you are enrolling in Supplemental Life for the first time you will be subject to medical underwriting approval.

4. **Question:** When do the deductions for my 2017 benefits begin?

**Answer:** The deduction amounts for the coverage for your 2017 benefits will begin on pay day January 13, 2017.

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

**Answer:** Please login at [www.benefitsinsight.com](http://www.benefitsinsight.com)

<-- Looking for our corporate site?

## WELCOME TO YOUR BENEFITS CENTER

USERNAME  [Forgot your username?](#)

PASSWORD  [Forgot your password?](#)

The Password field is required.

First time here? [REGISTER NOW](#) [LOG IN >](#)

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

**Answer:** Benefits Insight is a new enrollment system as of May 2016. Employees must register to use this system and create a new username and password. To verify your identity, you must enter your social security number, date of birth, and zip code.

**If you have already registered,** use the Forgot your username and Forgot your Password links at Benefits Insight.com. (see image above)

7. **Question:** Did the benefits or prices change?

**Answer:** Benefit plan designs for medical and vision are changing for this Annual Enrollment; please see page 2-4 of the enrollment guide for details on the medical design changes and page 9 for details on the vision plan changes. Beginning in 2017 vision will no longer be provided by Davis Vision; the new vision carrier will be Cigna. There are changes to medical and vision premiums.

8. **Question:** What benefits do I have to re-enroll in to keep my coverage?

**Answer:** You must re-enroll if you want to contribute to a Healthcare or Dependent Care Flexible Spending Account.

9. **Question:** If I do nothing, what will happen to my benefits in 2017?

**Answer:** If you do not login the enrollment system your medical, dental, vision, basic life, and long term disability benefits will continue for the 2017 plan year. All plan design changes will be applicable. Flexible spending **will not** continue and must be elected if you wish to contribute. However, you may wish to use this opportunity to review and update your Basic Life Insurance Beneficiary if you are enrolled in this coverage.

10. **Question:** Do I have to print a confirmation of my enrollment?

**Answer:** You are not required to keep confirmation however it is strongly recommended that you save or print your confirmation.

11. **Question:** How can I view my Annual Enrollment elections after the enrollment window closes?

**Answer:** Login to [www.benefitsinsight.com](http://www.benefitsinsight.com) and under Your Benefits use the Benefits by date function.

## YOUR BENEFITS

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### Benefits by Date

See what your benefit coverage was, or will be, on a particular day. Also, get past and future plan summary information and documents.

01/01/2017



**VIEW**

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12. **Question:** When will I receive insurance cards?

**Answer:** Cigna will send out Medical and Vision ID cards in December 2016. If you have Dental only coverage you will not receive an ID card but may print one at [www.mycigna.com](http://www.mycigna.com). You may also print temporary medical and vision cards from this site if needed.

13. **Question:** What family members are eligible to be on my plan?

**Answer:** Dependents are eligible as follows:

Your legal spouse, but only if your spouse is not eligible for medical benefits through his/her employer or the employer pays less than 50% of the cost of coverage (see page 5 of the benefits guide for additional details)

- Your child(ren) up to age 26 including stepchild(ren) and adopted child(ren) for whom you have full legal guardianship
- Your child(ren) over age 26, who by Board approval, are considered physically or mentally disabled

14. **Question:** What is the dependent Audit?

**Answer:** Shelby County Schools will conduct a Dependent Eligibility Audit in Calendar Year 2017. Employees will be required to provide documentation, such as birth or marriage certificates, for any dependents enrolled for healthcare benefits. More details regarding the audit will be provided separately.

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

- This information feeds to the benefits system and the benefits carrier systems from the payroll system. Changes to this information should be made as follows:
  - Name-If your name is incorrect please call HR 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/>.
- Social Security Number or Date of Birth-Please call HR at 901-416-5304.

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

**Answer:** Section 125 of the IRS guidelines state that you may change your benefits within 30 days of a qualified life event such as marriage, divorce, birth, adoption, death, gaining or losing other coverage. Qualifying events allow you and your eligible dependent(s) to elect, cancel, or change coverage under the Shelby County Schools medical, dental, and vision plans. Documentation of the event such as marriage licenses, death decrees, birth certificates, etc. are required.