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dchr

DC Department of Human Resources

OPEN ENROLLMENT 2015

Information Sessions

Open Enrollment Kick Off

Friday, November 14

9:00 a.m. to 3:00 p.m.

Carnegie Library | 801 Mount Vernon Square, NW

Fire & Emergency Medical Services

Monday, November 17

10:00 a.m. to 3:00 p.m.

Reeves Center | 2000 14th Street, NW, Suite 500

DC Housing Authority

Wednesday, November 19

10:00 a.m. to 3:00 p.m.

1133 North Capitol Street, NE

Child & Family Services Agency Office of the Chief Technology Officer

Thursday, November 20

10:00 a.m. to 3:00 p.m.

200 I Street, SE

Wilson Building

Friday, November 21

10:00 a.m. to 3:00 p.m.

1350 Pennsylvania Avenue, NW

DC Public Schools

Monday, December 1

4:00 p.m. to 7:00 p.m.

1200 First Street, NE

Dept. of Behavioral Health

Wednesday, December 3

10:00 a.m. to 3:00 p.m.

1100 Alabama Avenue, SE

Dept. of Public Works

Thursday, December 4

10:00 a.m. to 3:00 p.m.

Solid Waste Management | 1431 Okie Street, NE

Judiciary Square

Friday, December 12

10:00 a.m. to 3:00 p.m.

OPEN ENROLLMENT 2015

November 10, 2014 to December 12, 2014, 5:00 p.m. EST

Learn about benefit options, plan highlights and upcoming changes!

The DC Department of Human Resources (DCHR) announces FY2015 Open Enrollment is Monday, November 10, 2014 through 5:00 p.m. EST on Friday, December 12, 2014. All benefits-eligible DC Government employees will have the opportunity to review and/or make changes to their existing benefits. Learn more about your options below or visit DCHR online at <http://dchr.dc.gov>.

What is Open Enrollment?

Open Enrollment is the annual designated period when employees can make changes to their benefit elections. These benefits include health, vision, dental, flexible spending accounts, and short- and long-term disability insurance.

When is Open Enrollment?

Open Enrollment opens on November 10, 2014 and closes at 5:00 p.m. EST on December 12, 2014.

When do changes made during Open Enrollment go into effect?

For employees that are paid bi-weekly, the changes made during open enrollment will be effective January 1, 2015. For employees that are paid semi-monthly (some DCPS, some UDC) the changes made during Open Enrollment will be effective January 1, 2015.

Are there any new plan offerings during Open Enrollment for 2015?

There are no additional plans for 2015; however, there are still many options available to meet your needs. DCHR encourages you to attend at least one Open Enrollment session, so you can ask questions and make an informed decision about your benefits. You also should take this opportunity to review your current benefits election and update beneficiaries.

What else is new for Open Enrollment 2015?

Aetna Consumer Driven Health Plan (CDHP)

Aetna CDHP Preferred Care (in-network) deductible increased from \$1,250 for individuals/\$2,500 for families in 2014 to \$1,300/\$2,600 in 2015; the out-of-pocket maximum deductible increased from \$6,050 for individuals/\$12,100 for families in 2014 to \$6,450/\$12,900 in 2015.

Flexible Spending Accounts (FSAs)

FSAs now have a \$500 carry-over option. New health-care FSA members for 2015 can carry over up to \$500 from one year to the next; previously enrolled health-care FSA members can carry over up to \$500 of their unused balance at the end of the year into 2015.

2015 Employee Premium Costs

Rising national health care costs mean coverage costs for DC Government employees will increase in 2015, and, while the District will take on the majority of the increase, some of the costs will be shared with you. We can work together to help keep cost increases at a minimum, including using in-network doctors, taking advantage of wellness resources, and using generic instead of brand-name drugs when filling a prescription.

Transgender Benefits Available Through all DC Employee Healthcare Benefits Providers (DCEHBP)

Through the DCEHBP, transgender benefits will now be covered including sexual reassignment surgery and mastectomy with chest reconstruction, in addition to mental health and hormone therapy services.

Health Care Reform Update for 2015

Per the 2010 Affordable Care Act, the government now requires almost everyone to have health insurance as of January 1, 2014. Those who do not will pay a penalty, this requirement is called the individual mandate. The only exception is if you earn below a certain income level.

Will my health and dental insurance premiums change?

Yes, the rates for benefits typically change. The rates are available online at <http://dchr.dc.gov>. If you do not make any changes during Open Enrollment, your premium will be adjusted according to your current plan election.

How can I make changes to my benefit elections?

All Open Enrollment changes are to be made through Employee Self Service (ESS). You can access ESS through PeopleSoft on your work computer or via any computer at <https://ess.dc.gov>.

Can I make changes to my life insurance?

No, you cannot currently make any changes to your life insurance since it is not an Open Enrollment event for 2015. For more information on the Standard Insurance Company you can visit <https://go.standard.com/mybenefits/dc>.

Can I make changes from my computer at home?

Yes, visit <https://ess.dc.gov> to make benefit elections from the comfort of home.

What if I need assistance with ESS or don't have access to a computer?

Employees who need ESS assistance or access to a computer may come to the DCHR Customer Service Center in the lobby of 441 4th Street, NW (Metro accessible via the Red Line, Judiciary Square Station, 4th Street exit). Hours are Monday through Friday from 8:30 a.m. to 5:00 p.m.

Do I have to make changes during Open Enrollment?

While you are highly encouraged to use the Open Enrollment period to review your current benefit elections and new information, you do not have to make changes during Open Enrollment. If you choose to not make any changes, your current plan(s) will remain in place. *However, with healthcare Flexible Spending Accounts (FSAs) and Commuter Benefits Accounts, you must make the election each year in order to keep the pre-tax benefits.*

What is the difference between DC Employee Health Benefits (DCEHB) and Federal Employee Health Benefits (FEHB) enrollees?

DCEHB enrollees are DC Government employees first hired on or after October 1, 1987; FEHB enrollees are DC Government employees first hired on or prior to September 30, 1987. FEHB enrollees can find information about their plan at www.opm.gov/healthcare-insurance.

Will I have an opportunity to meet with the providers to discuss different insurance options?

DCHR will hold nine citywide informational Open Enrollment Sessions. The schedule is on the front page of this flyer and at <http://dchr.dc.gov>.

Where can I get information on the current plan offerings?

You can get information by attending one of the Open Enrollment information sessions, visiting or DCHR online at <http://dchr.dc.gov>, or contacting DCHR via phone at (202) 442-7627 or email at dchr.benefits@dc.gov.