



## Open Enrollment (2017-2018) Frequently Asked Questions

### **What is annual open enrollment?**

Annual open enrollment is a designated time period during the year in which employees may change their benefit plans, for example switch their health plans.

### **When is annual open enrollment?**

May 9, 2017 thru June 9, 2017 for the benefits plan year of July 1, 2017 – June 30, 2018.

### **Do I need to do anything if I don't want to make changes?**

If you do not make any changes during open enrollment your prior benefit elections, including your medical/dental/vision plans, will carry over to the new plan year with the exception of the flexible spending accounts (MERP & DCAP), which you have to re-elect each plan year. We encourage you to visit your benefits online account even if you are not making any changes to review for accuracy including: current elections, dependent information and life insurance beneficiary information.

### **How do I make changes to my benefit plans?**

Sign-in to your benefits online account at [www.portlandoregon.gov/benefits](http://www.portlandoregon.gov/benefits) during the annual enrollment period. NOTE: Enrollment changes outside of the designated time period will not be processed.

### **May I enroll my spouse, domestic partner, or children if they are currently not enrolled?**

Yes, you may enroll your spouse or domestic partner and children up to age 26 in your benefit plan during open enrollment. The following documentation is required: a marriage certificate to add a spouse, a domestic partner affidavit or registration to add a domestic partner, and a birth certificate or adoption papers to add a child.

### **How much do I have to pay for healthcare?**

Full-Time employees pay 5% of the monthly premium. Part-Time employees pay a prorated amount depending on scheduled work hours. You may sign-in to your benefits online account or read your open enrollment materials carefully for information on your costs.

### **May I sign-up for MERP and/or DCAP?**

Yes, you may elect to participate in the Flexible Spending Accounts - Medical Expense Reimbursement Plan (MERP) and the Dependent Care Assistance Plan (DCAP). *If you have been participating in either of these accounts during the prior plan year, you will need to re-elect to continue participation for the new plan year; if no election is made, your account will end on June 30<sup>th</sup>. Unreimbursed funds between \$50 and \$500 will be available to you for the new plan year. For account details, you may contact the plan administrator BenefitHelp Solutions at: 503-219-3679.*

### **May I sign-up for supplemental life insurance?**

You may sign-up for supplemental life insurance at any time by requesting the coverage amount within your benefits online account. Additionally, you will need to complete and submit a Medical History Statement to The Standard Insurance Company to make a determination of approving your supplemental life insurance request.

You are encouraged to use The Standard's Electronic Evidence of Insurability system (EEOI), which allows you to submit your application electronically, directly and securely to The Standard. Please follow this link to The Standard's Electronic Evidence of Insurability system: [http://www.standard.com/mybenefits/mhs\\_ho.html](http://www.standard.com/mybenefits/mhs_ho.html). The information you are submitting through Standard's site and is protected by encryption technology to ensure your confidentiality. Completing your Evidence on Insurability online will ensure your application is **processed within 30 days**, compared to up to 90 days with a paper form. Our plan name is City of Portland and the group number is 488980.

### **May I sign-up for the Voluntary Long-Term Disability (LTD) Buy-Up benefit?**

You may sign-up for the LTD Buy-Up option at any time by requesting the coverage within your benefits online account. Additionally, you will need to complete and submit a Medical History Statement to The Standard Insurance Company to make a determination of approving your LTD Buy-Up request. You are encouraged to use The Standard's Electronic Evidence of Insurability system (EEOI), which allows you to submit your application electronically, directly and securely to The Standard. Please follow this link to The Standard's Electronic Evidence of Insurability system: [http://www.standard.com/mybenefits/mhs\\_ho.html](http://www.standard.com/mybenefits/mhs_ho.html). The information you are submitting through Standard's site and is protected by encryption technology to ensure your confidentiality. Completing your Evidence on Insurability online will ensure your application is **processed within 30 days**, compared to up to 90 days with a paper form. Our plan name is City of Portland and the group number is 488980.

### **May I make changes outside of the annual open enrollment period?**

Changes are normally not allowed outside of the open enrollment period. However, you may make changes outside of the annual open enrollment period only if you experience a life event such as: birth/adoption of child, marriage, divorce and loss/gain of other coverage. Qualified life events must be reported to the Health & Financial Benefits Office within 60 days of the event date.

### **If I still have questions, how can I get them answered?**

- You may attend one of our open enrollment presentations held throughout the City.
- Email your specific question to [benefits@portlandoregon.gov](mailto:benefits@portlandoregon.gov) or
- Call the benefits line at 503-823-6031 and leave a message with a call back number.

*Note: Due to a high volume of emails/calls during open enrollment, please allow a response within 24 hours.*