

## 2023 BENEFITS OPEN ENROLLMENT GUIDE

Open Enrollment Dates: 10/11/2022 to 10/28/2022

### 2023 Benefit Highlights

- Open Enrollment will occur from October 11, 2022 through October 28, 2022. All election changes will be made through Employee Self Service (ESS) and must be entered by 5:00 p.m. on October 28, 2022.
- Our Wellness Initiatives have made a significant impact on enhancing employee health and, as a result, helping to curb the cost. For the benefit year beginning January 1, 2023, health insurance premiums will remain the same. There will be **NO** increase in medical insurance premiums.
- The only plan design changes will be a decrease in the specialist co-pay from \$70 to \$50 for the HMO plan. For employees enrolled in the Consumer Driven Health Plan (CDHP), the City will be increasing the employer HSA contributions from **\$250 to \$750** for employee only and **\$500 to \$1,250** for all other coverage levels. Also, to maintain embedded deductibles\* on the CDHP, the deductible will increase to \$3,000 for employee only or \$6,000 for family. All other benefit costs, deductibles, and coverages will remain the same, including continuing the diabetic disease management program, Omada participation incentive, and wellness incentives.
- This year the City will offer two dental insurance plans through Anthem Dental, a Basic and an Enhanced plan. The Basic plan is the same coverage as last year's plan. There will be a 3% premium increase on this plan. The Enhanced plan has a higher annual maximum (\$2,000 versus \$1,500 on the Basic) and offers coverage for nightguards and adult orthodontic services.
- Vision insurance will continue with Davis Vision with no premium increase or plan design changes.
- The City will continue to make contributions to the Health Savings Accounts (HSA) for eligible retirees enrolled in the Consumer Driven Health Plan (CDHP). The contributions will be made on a quarterly basis.
- The amount a retiree can contribute to his/her HSA (employer + employee) has increased to \$3,850 for employee only coverage and \$7,750 for all other coverage tiers.

\*Family health insurance plans can have one of two types of deductibles; embedded deductible (includes an individual and family deductible) & non-embedded deductible (includes only a family deductible). The City's plans have an embedded deductible which means once an individual meets his/her/their deductible, they do not also have to meet the family deductible.

For more benefit information visit: [www.optimahealth.com/ches](http://www.optimahealth.com/ches)

## How do I update my enrollment choices?

All enrollments are made online through Employee Self Service (ESS) found at <https://ess.cityofchesapeake.net>. You may log-in from home or any other location using your original employee ID number as your user name. If you have forgotten your password or have difficulty logging into ESS, feel free to contact us at 757-382-8956 or [hrbenefits@cityofchesapeake.net](mailto:hrbenefits@cityofchesapeake.net).

ESS (CityPoint → City Systems → Employee Self Service)

## Open Enrollment Checklist:

- ✓ View your dependent information in ESS to ensure it is correct. Verify all Social Security numbers for accuracy.
- ✓ Make sure you have selected the best coverage options for you and your family. Once Open Enrollment ends, changes can only be made within 31 days of an IRS “qualifying family status change” (i.e. employee marriage, divorce, birth or adoption of a child, gain or loss of other coverage) and require documentation.
- ✓ Make any election changes to add/drop dependents, change medical plans, or add/drop coverage under any of the benefit plans through ESS.
- ✓ Make sure you select the **submit choices** button in ESS and get a **green ✓**.
- ✓ Ensure only eligible dependents are covered on your insurance plans.

**Get your 1095 electronically so you can file your taxes sooner!** Under the Affordable Care Act, the IRS requires the City to provide all employees and retirees who are eligible for medical insurance a tax form called a **1095** form. If you wish to receive your **1095** electronically so you can file your taxes sooner go to:

<https://ess.cityofchesapeake.net>

Log in, go to Personal Information and to “Tax form delivery options”, select change then select e-mail.

**Have dependents that live out of the area (i.e. college students, your child living out of state with his/her parent)?**

*You must submit a current “Out of Area Dependent Form” every year. The form can be found at:*

[www.optimahealth.com/ches](http://www.optimahealth.com/ches)

## Enrollment of Dependents

Retirees enrolling new dependents during open enrollment will be required to provide proof of dependent eligibility. Examples of proof of dependent eligibility include a marriage certificate or copy of a recently filed 1040 tax form showing the spouse’s name to add a spouse, or a birth certificate or recently filed 1040 tax form showing the child’s name to enroll a child.

Eligible dependents include your current spouse and children under the age of 26 unless they are disabled. **Former spouses** are not eligible. Grandchildren, nieces, or nephews are not eligible dependents unless the employee/spouse has legal custody, and provides court documentation.

If you have additional benefit questions, e-mail: [hrbenefits@cityofchesapeake.net](mailto:hrbenefits@cityofchesapeake.net)