

2023 BENEFITS OPEN ENROLLMENT GUIDE

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

What is new for 2023?

- ✓ 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.
- ✓ There will be **NO** increase for medical insurance premiums!
- ✓ The only plan design changes will be, a decrease in the specialist copay from \$70 to \$50 on the HMO plan.
- ✓ The City will continue to make contributions to the Health Savings Accounts (HSA) for eligible employees enrolled in the Consumer Driven Health Plan (CDHP). There will be an increase in the employer HSA contributions for eligible employees from **\$250 to \$750 for the employee only tier level and \$500 to \$1,250 for all other tiers**. The contributions will be made on a quarterly basis.
- ✓ Employee HSA cap (employer + employee) has increased to \$3,850 for employee only coverage and \$7,750 for all other coverage tiers.
- ✓ There will be **two dental plans** offered this year: Basic and Enhanced. The Basic plan is the same as our current dental coverage. The Enhanced plan has a higher annual maximum benefit (\$2,000 on the Enhanced versus \$1,500 on the Basic); offers adult orthodontia coverage; and covers night guards under basic restorative services.
- ✓ All employees who are enrolled in either the Medical Flexible Spending Account or Dependent Care Flexible Spending Account must re-enroll during Open Enrollment in order to have an account in 2023. The rollover amount (unused funds at the end of 2022) is \$750.
- ✓ Virginia Retirement System (VRS) expanded the optional life insurance coverage available to members for up to eight times your creditable compensation. The maximum coverage amount is \$800,000 for individuals and \$400,000 for spouses.

For more benefit information visit: www.optimahealth.com/ches

Enrollment of Dependents

Employees 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.

How do I update my enrollment choices?

All enrollments are made online through ESS found at <https://ess.cityofchesapeake.net>. You may log-in from home or work. If you have difficulty logging into ESS from work, seek assistance from your payroll clerk. If you have a City computer logon, you may need to contact the IT Help Desk to have your password reset. If you do not have a City logon (e. g. CIBH, Library, Health Department, Circuit Court Clerk), use your employee number as your user name and select the “forgot your password” link on the ESS logon screen to reset your password. You will receive an e-mail to select the link and reset your password.

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

If you have additional benefit questions, e-mail: hrbenefits@cityofchesapeake.net