

2024 Annual Open Enrollment Frequently Asked Questions

Q: Is there anything I need to do if I don't want to make any changes?

A: Yes, open enrollment is mandatory for all benefit-eligible employees. You will be required to log into BenefitBridge and review your benefits. If you are enrolled in a PPO plan under the EdCare JPA, you must select a new medical plan effective October 1, 2024.

Q: What happens if I do not take action?

A: You and your dependents (if applies) will be moved to the lowest cost plan effective October 1, 2024.

Note: If you have a Flexible Spending Account (FSA) – Healthcare FSA or Dependent Care FSA – with American Fidelity, and would like to re-enroll for the next plan year, <u>click here to make an appointment</u> with them to re-enroll. Those plans do not automatically renew.

Q: Can I disenroll myself from the District's health insurance plans?

A: Currently, the District does not allow full-time benefit-eligible employees to opt out of/waive the District's health insurance.

Q: How can I access BenefitBridge?

A: Log into your MyPortal account. Once logged in, you will find the BenefitBridge tile under the Apps Catalog. You can also access via the web at www.benefitbridge.com/statecenterccd.

Q: How can I determine what health benefit plans I am currently enrolled in?

A: Log into your <u>BenefitBridge</u> account to view your current benefit enrollments at the bottom of the landing page.

Note: If you are a new hire who has not completed the initial benefit enrollment, you must complete your new hire enrollment in BenefitBridge before making an open enrollment election.

Q: Where can I find health benefit plan changes?

A: All open enrollment communication, documents, and information can be found on the District's Open Enrollment Website at www.scccd.edu/openenrollment.

Q: How do I change medical insurance plans?

A: All changes must be completed in your BenefitBridge portal. Log into your BenefitBridge account and select the "Open Enrollment" tile and follow the prompts to make your medical plan elections no later than August 30, 2024, at 4:30 PM.

Q: How do I add or remove dependents from my health insurance plans?

A: All changes must be completed in your BenefitBridge portal. Log into your BenefitBridge account and select the "Open Enrollment" tile and follow the prompts to add or remove dependents no later than August 30, 2024, at 4:30 PM. If you are adding dependent(s), see the next question below.

Q: What if I do not have copies of the required supporting dependent eligibility documents?

A: To enroll your eligible dependents during the annual open enrollment period, you must upload the required supporting documents in BenefitBridge at the same time you submit your enrollment changes. To find a listing of what documents are required, please visit the Open Enrollment website at www.scccd.edu/openenrollment.

If you do not upload the required documentation, we cannot verify your dependents eligibility and the election will be denied.

If you have an extenuating circumstance, you must reach out to the Human Resources benefits staff via email at benefits@scccd.edu as soon as possible and no later than 4:30 PM on August 30, 2024.

Q: How do I know if I successfully completed my open enrollment changes in BenefitBridge?

A: To complete the online enrollment process in BenefitBridge, you must follow all the prompts to the very end of the enrollment, digitally sign and click submit on the Summary of Benefits page. If you have submitted your elections properly a PDF document will auto-populate. Save the PDF document as your proof of completion. You will also receive updates in the BenefitBridge message center. The Benefits team will be approving/denying elections every Friday during the annual open enrollment period, please check the message center for your election status.

Q: My open enrollment elections were denied what do I do now?

A: If your open enrollment elections were denied check the BenefitBridge message center for comments as to why. The most common reason for a denial is missing required dependent eligibility documents. Once the issue is identified and corrected, resubmit your open enrollment elections no later than August 30, 2024, at 4:30 PM and save the new PDF document. Finally, check the BenefitBridge message center for approval/denial.

Q: I am having issues logging into BenefitBridge. Who can help me with that?

A: BenefitBridge Customer Care team can be reached by phone at 800-814-1962 Monday – Friday, 8:00 AM – 5:00 PM, PST or by e-mail benefitbridge@keenan.com.

Q: I am having technical issues with BenefitBridge. Who can help me with that?

A: BenefitBridge Customer Care team can be reached by phone at 800-814-1962 Monday – Friday, 8:00 AM – 5:00 PM, PST or by e-mail benefitbridge@keenan.com.

Q: If I have other insurance from my spouse/registered domestic partner, what plan should I elect?

A: The District Human Resources benefits staff cannot provide advice on which plan to choose. However, the PPO plans will coordinate benefits with other PPO plans and the Kaiser HMO plans will coordinate benefits with other Kaiser HMO plans. It is critical to note that HMO plans do not coordinate with PPO plans and vice versa. Also, your medical plan with the District will be primary for you. If you have questions regarding coordination of benefits, please contact the HR benefits staff via e-mail benefits@scccd.edu or by phone at (559) 243-7100.

Q: Will I receive new medical ID cards?

A: All members will receive new dental and vision ID cards on/around October 1, 2024. If you enroll in a new medical plan, you will receive new medical ID cards on/around October 1, 2024.

For other questions not answered in this communication or other open enrollment communications, please reach out to the District Human Resources benefits staff via email at benefits@scccd.edu or by phone at (559) 243-7100. Reminder to allow 24-48 hours response time due to high email and call volume.