

OPEN ENROLLMENT FAQS

I DO NOT WISH TO MAKE ANY CHANGES FOR 2024, DO I NEED TO DO ANYTHING?

YES. ALL EMPLOYEES will need to log into the Online Benefits Platform (<u>AFenroll</u>) to review and confirm their 2024 benefit elections.

Follow the AFenroll Self-Service instructions to log in.

Need assistance? <u>Schedule an appointment</u> with American Fidelity to review and confirm your 2024 benefit elections.

PLEASE REVIEW THE <u>2024 Medical Monthly Contribution Rates</u> you may have a new monthly out of pocket cost!

DO I HAVE TO MEET WITH AMERICAN FIDELITY?

No. You can log into <u>AFenroll</u> to review, make change, and confirm your benefits on your own. See the AFenroll Self-Service Instructions.

WHAT CAN I DO DURING OPEN ENROLLMENT?

Open Enrollment is an opportunity to either enroll or make changes to your benefits without a qualifying event. These changes include:

- ✓ Enrolling in coverage
- ✓ Adding/Deleting Dependent(s)
- ✓ Cancelling coverage
- ✓ Changing Plans (medical and/or dental)
- ✓ Enroll or Re-elect FSA

I WOULD LIKE TO MAKE A CHANGE TO MY BENEFITS, WHAT FORMS DO I NEED TO COMPLETE?

All changes will need to be submitted through the online benefits platform. Whether you are adding/deleting a dependent, cancelling coverage, enrolling, or changing plans, submit your change through the Online Benefits Platform. **No paper forms will be accepted.**

WHAT HEALTH PLANS ARE AVAILABLE IN 2024?

Below are the available plans, additional plans may be available depending on your zip code.

Use CalPERS <u>Health Plan Search by ZIP CODE</u> <u>https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/zip-search tool to see which CalPERS health plans are available in your area.</u>

HMO Plans:

- ❖ Anthem Blue Cross Select HMO (limited counties)
- Anthem Blue Cross Traditional HMO
- Blue Shield Access+
- ❖ Blue Shield Trio (limited counties)
- Kaiser Permanente HMO
- United Healthcare (limited counties)



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Western Health Advantage

PPO Plans:

- Anthem Blue Cross PERS Platinum
- ❖ Anthem Blue Cross PERS Gold

HOW DO I CHOOSE A PLAN?

- 1. Use CalPERS <u>Health Plan Search by ZIP CODE</u> tool to see which CalPERS health plans are available in your area.
- 2. Review the 2024 Medical Monthly Contribution Rates.
- 3. Review the <u>2024 SMCCCD Benefits Guide</u> to decide which health plans suit you best. You can use this guide to compare health plans' costs, services, doctors, features and more.
- 4. Check with your doctor's office to confirm which plans your doctors are preferred providers (*in-network*).

I'M ADDING DEPENDENT(S), WHAT DOCUMENTATION DO I NEED TO PROVIDE?

If you are adding dependent(s) to your plan(s), please note the following documentation is required.

- > **Spouse** marriage certificate
- > **Domestic Partner** Domestic Partner declaration and affidavit
- > **Dependent child(ren)** birth certificate

Submit the applicable documentation via secure dropbox.

HOW ABOUT FSA? HOW DO I MAKE MY ELECTION FOR 2024?

Enrollment for FSA can be done through the new online benefits platform, <u>AFenroll.https://www.afenroll.com/enroll/login.aspx?ReturnUrl=%2fenroll</u>

I WOULD LIKE TO CANCEL COVERAGE OR REMOVE A DEPENDENT. WHAT DO I DO?

Make your change through the online benefits platform tool, <u>AFenroll</u>.

https://www.afenroll.com/enroll/login.aspx?ReturnUrl=%2fenroll

LOOKING FOR MORE BENEFIT INFORMATION?

All information such as plan details, forms, and rates can be found in the <u>Benefits and Wellness</u> section of our <u>district downloads</u>.

<u>Downloads</u> > <u>Human Resources</u> > <u>Benefits and Wellness</u>

Attend an Informational Session – see Benefits Calendar of Events

OR send an email, be sure to include your G# in your inquiry:

Jessica Esclamado esclamadodavidj@smccd.edu 650-358-6827