



2024
Open Enrollment Guide



Welcome to 2024 Open Enrollment

November 13 - December 11, 2023

At Chugach, we take pride in our culture and commitment to sustainable growth. We value our employees as our most precious asset, which is why our benefits program is open to all eligible employees. There are no pre-existing condition limitations or waiting periods, regardless of your current health status. Our medical benefits are offered through the Federal Employees Health Benefits (FEHB) Program, which is administered by the Office of Personnel Management (OPM). The FEHB Program offers a wide variety of medical plans and coverage, including prescription drug coverage, to meet your healthcare needs. We provide an array of health plans to choose from, including:

- **Fee-for-Service** plans and their **Preferred Provider Organizations** (PPOs);
- **Health Maintenance Organizations** (HMOs) for those who live within the plan's geographic area; and
- **Consumer-Driven** and **High Deductible** health plans that offer catastrophic coverage with higher deductibles, health savings or reimbursement accounts, and lower premiums. Some of these plan designs have built-in Health Savings Accounts (HSA) or Health Reimbursement Accounts (HRA).

If you are ready to begin enrollment or need more information, visit the OPM website at www.opm.gov/healthcare-insurance/tribal-employers.

Enrollment Highlights

- If you wish to:
 - * add or remove dependents or change your current medical or dental/vision selection, you must complete both Form 2809 and the 2024 Chugach Health Enrollment Form.
 - * add or remove dependents or change your current dental/vision selections, but make no changes to the FEHB medical plan, you must complete the 2024 Chugach Health Enrollment Form.
- If you do NOT want to make any changes to your current medical or dental coverage, no action is required.



How much are the plan premiums?

As you consider plan options for 2024, please refer to either the benefits portal at www.ChugachBenefits.org for an easy to follow format or to the Tribal benefits link at www.opm.gov/healthcare-insurance/tribal-employers/premiums.

There are two rate charts:

- Fee for Service (FFS) that includes traditional-style PPO plans that are available nationwide.
- Health Maintenance Organization (HMO) that has rates for regional plans in specific areas as well as the High Deductible Health Plans that may include Health Savings Accounts or Health Reimbursement Accounts.



Enrolling in Coverage

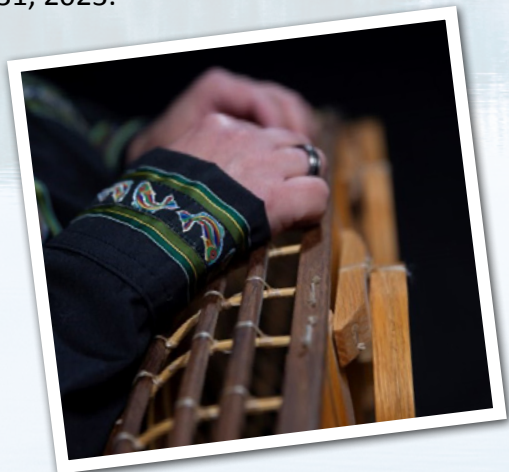
To enroll in a medical plan, download the [FEHB Health Benefits Election Form \(2809\)](#) which includes step-by-step instructions for each section of the form, as well as other information you will need to enroll. Complete, print, sign, and return the form to your HR Benefits representative no later than December 11, 2023.

Before enrolling, you'll want to make sure that everyone you want to cover on your policy is an eligible dependent, such as:

- A spouse, including same-sex, legally married couples.
- Children under age 26 (including adopted children, recognized natural children or stepchildren, or foster children living with Tribal employees in a regular parent-child relationship).
- Children age 26 or older incapable of self-support, if the disabling condition began before age 26.

You'll need the full names, addresses, birthdates, and social security numbers of any eligible dependents you plan to cover under your medical plan. Be sure to gather this information before you complete the election form.

If you are enrolling a new dependent, you will need to submit dependent verification in the form of a birth certificate, adoption certificate, or marriage certificate. Email the documents, along with your enrollment form, to Human Resources by or before December 31, 2023.



Qualifying Life Events

The medical coverage that you select during this enrollment period will remain unchanged until the next open enrollment, unless you experience a qualifying life event such as marriage, divorce, birth or adoption of a child, or gain or loss of other coverage. If you encounter a qualifying life event, you may be able to make certain changes to your coverage during the year. To understand what circumstances are considered qualifying events that allow you to make changes, review the [Life Events](#) section of the OPM website.

Life & Disability Coverage

Employees and their dependents will be provided an opportunity to enroll in and/or increase existing voluntary coverages through Lincoln Financial. This is a unique opportunity to provide additional financial protection for you and your loved ones. **Please see your HR representative for details.**

More Information

Learn more about the different medical plans available and how they work by visiting www.opm.gov/healthcare-insurance/healthcare/plan-information/ then navigate to [Plan Types](#).

Additionally, the [Summary of Benefits](#) has links to plan summary information for each of the plans offered in your state. You can look up unfamiliar words or terms in the [Insurance Glossary](#), and review frequently asked questions and answers in the [Insurance FAQs](#) section.

Note: Certain Federal plans referenced in the FAQ may not be available to Tribal Employees such as retirement benefits, and dental or vision coverage. Please contact your HR team with any questions.

NEW Dental & Vision Carrier

New in 2024, your dental benefits will be offered through MetLife while vision moves to VSP in partnership with MetLife. You may elect to see participating dental and vision providers or can opt to receive services by any licensed non-network provider and still receive a rich benefit. During open enrollment, you can add or drop coverage and/or dependents.

MetLife Dental Benefits	
Dental Benefit Deductible Per Calendar Year	
Individual	\$50
Family	\$150
Dental Benefit Percentages	
Type I — Diagnostic & Preventive (not subject to deductible)	100%
Type II — Restorative	80%
Type III — Reconstructive	80%
Type IV — Orthodontia	50%
Dental Benefit Maximums	
Per Calendar Year — Types I, II & III Combined	\$2,000
Per Lifetime Maximum — Type IV Orthodontia*	\$1,500

*Members who have already satisfied the orthodontia lifetime maximum through Meritain will not be eligible through MetLife

Late Enrollment Restriction

If you and your eligible dependent(s) fail to enroll for coverage on time, coverage will be limited. **During the first 12 months, coverage will be limited to Type I-Preventive services and Type II-Restorative services only.**

Visit <https://www.metlife.com> and select the "PDP Plus Network" to find a participating dental provider.

VSP Vision Benefits	
Vision Benefit Percentages	
Exam	100%
Lenses, Frames & Contacts	100%
Elective Corrective Eye Surgery This benefit includes Kerato-Refractive, Conductive Keratoplasty, PK, PRK, and LASIK procedures and visits.	Lifetime Maximum: 100% to \$1,500 per eye
Vision Benefit Maximums	
One Exam per Calendar Year	
Lenses, Frames & Contacts limited to \$400 per Calendar Year	

Please visit <https://mymetlifevision.com/find-provider-location-internal.html> to find a participating provider.

Dental & Vision Semi-Monthly Rates	
Employee Only	\$7.21
Employee + Spouse/Domestic Partner	\$15.29
Employee + Child(ren)	\$15.49
Employee + Family	\$24.02

Mark Your Calendar!

You can access the employee portal beginning **November 13** at www.ChugachBenefits.org. Until that date comes, please use the present time to learn about the benefits available to you and how to enroll. We're thrilled to introduce these enhancements and take pride in offering you premium benefits at an affordable cost. We know you'll find the perfect health plan that caters to the needs of both you and your loved ones.





Chugach