

FREQUENTLY ASKED QUESTIONS

Q: What is Open Enrollment?

A: Open Enrollment is an annual opportunity for employees to enroll in, make changes to their existing benefit elections or waive current coverage.

Q: When is the Open Enrollment period?

A: The open enrollment period runs from Monday, November 13th through Monday, December 11th, 2023.

Q: When will my Open Enrollment elections take effect?

A: All elections made during open enrollment will take effect January 1, 2024.

Q: What changes can I make during the Open Enrollment period?

A: During the open enrollment period you can:

- Enroll in a medical and/or dental/vision plan
- Cancel or make changes to your existing plan
- Add or delete eligible dependents
- Add or change the amount of supplemental life/disability insurance

Q: How can I review my current elections?

A: You can view your current elections by logging into your Human Resources Information System (Lawson, UKG, ADP) and reviewing your current benefits.

Q: How can I view a summary of the available medical (FEHB) plans?

A: You can view summaries and/or brochures of available medical plans by visiting the OPM website. You will see a map of the United States; from there, click on the state where you live to see the plans available in your area.

Q: How do I make changes to my medical coverage?

A: If you wish to enroll in medical coverage, change your medical plan carrier, and/or add/delete dependents you must complete and submit a 2024 Employee Health Enrollment Form, and a Form 2809 to Human Resources via e-mail to one of the following, based on your payroll division:

Corporate Division – HR@chugach.com

Government Division – CGS-OpenEnrollment@chugachgov.com

Commercial Division – CASL-Info@chugach.com

Q: What steps must I take if I am making changes to my medical coverage, but not to my existing dental/vision coverage?

A: Complete the FEHB Form 2809 as applicable to your medical plan election for 2024. Complete the 2024 Employee Health Enrollment Form as follows:

- Check “I elect coverage under the FEHB” box located under the FEHB-Medical/Rx Plan section.
- Fill in the “plan name or code”.
- Fill in the “semi-monthly cost” dollar amount.
- Check “no change to existing election” box located under the MetLife/VSP-dental/vision plan section.

Q: How do I make changes to my dental/vision coverage?

A: If you wish to enroll in dental/vision coverage, add/delete dependents, or cancel coverage, you must complete and submit a 2024 Chugach Enrollment Form to Human Resources via email to one of the following, based on your payroll division:

Corporate Division – HR@chugach.com

Government Division – CGS-OpenEnrollment@chugachgov.com

Commercial Division – CASL-Info@chugach.com

Q: What steps must I take if I am making changes to my dental/vision coverage, but not to my existing medical coverage?

A: Complete the 2024 Employee Enrollment Form as follows:

- Check “no change to existing election” box located under the FEHB-Medical/Rx Plan section.
- Check box applicable to change election under MetLife/VSP-Dental/Vision Plan section.
- Fill in the “semi-monthly cost” dollar amount.
- Check Yes or No box related to enrolling dependent(s).
- If enrolling dependent(s), complete the information box with their name, social security number, sex, date of birth, and employer, if applicable
- Complete section related to coverage of any other health, dental, or vision plans.

Q: What is the MetLife Dental provider network?

A: It is a network of providers that have an agreement with MetLife to provide additional cost savings that you would not receive from an out-of-network provider. You can use any licensed dental provider you choose and receive the same level of benefits; however you may be subject to more out-of-pocket costs by using a non-preferred provider.

Q: How can I find out if my dental provider is in the network?

A: You can find out if your dental provider is in the network by logging on to <https://providers.online.metlife.com/> searching by provider's name or facility and selecting the PDP Plus Network.

Q: How can I find out if my vision provider is in the network?

A: You can find out if your vision provider is in the network by logging on to <https://www.vsp.com/eye-doctor> and searching by provider's name or facility and selecting the VSP Choice Network.

Q: If I add coverage for eligible dependents, do I need to submit dependent verification documents?

A: Yes, if you add **new** dependents to your health coverage, you must submit dependent verification. The applicable dependent verification document(s) must be submitted to Human Resources via e-mail at with your enrollment form no later than December 11, 2023 to one of the following, based on your payroll division:

Corporate Division – HR@chugach.com

Government Division – CGS-OpenEnrollment@chugachgov.com

Commercial Division – CASL-Info@chugach.com

Q: What happens if I miss Open Enrollment or choose not to take action?

A: If you don't take action during open enrollment, your current elections will continue for the 2024 plan year. No changes will be allowed outside of a qualifying life event.

Q: Will I receive ID cards for my medical and/or dental/vision coverage?

A: If you make changes to your current medical election, you will receive new ID cards from the carrier. If no changes are made, you can continue to use your current ID card, unless your individual plan carrier mails a new version to you. If you need to order additional cards, contact your individual plan carrier.

You will receive an ID card for the MetLife/VSP plans near the beginning of 2024.

Temporary ID cards can be printed from the benefits portal at

www.chugachbenefits.org.

Q: I am a new employee and I have not signed up for 2023 benefits, do I have to participate in Open Enrollment to be covered in 2024?

A: As a newly eligible employee, you must complete a separate enrollment form in order to have benefits during the remainder of 2023. The elections you make for 2023 can be carried over to 2024. However, if you wish to make changes for 2024, you must complete enrollment forms during the open enrollment period.

Q: How can I update my life insurance beneficiary?

A: To update your life insurance beneficiaries, fill out a Lincoln Financial Group Life Beneficiary form which can be found under the open enrollment tab at www.chugachbenefits.org or by asking your HR representative.

Q: Do I have to make changes to my 401K plan during open enrollment?

A: You can make changes to your Chugach 401K plan at any time during the year by logging into your account at www.chugach401k.com

Q: How can I update my 401K beneficiary?

A: To update you 401K beneficiaries, please visit the Empower website at <https://chugach401k.empower-retirement.com>