FREQUENTLY ASKED QUESTIONS

Q: What is Open Enrollment?

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

Q: When is the Open Enrollment period?

A: Open Enrollment runs from:
November 9 – December 14, 2026 for CAC employees and
November 9 – November 30, 2026 for CGS (Government Services) employees

Q: When will my Open Enrollment elections take effect?

A: All elections made during Open Enrollment will take effect January 1, 2027.

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 MyChugach portal.com
Follow the links from *My Info*, to *My Benefits*, and *My 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 beginning November 9. 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 health plan carrier, and/or add/delete dependents you must complete and submit a 2027 Employee Health Enrollment Form, and a Form 2809 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 – CCH-HR@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 2027. Complete the 2027 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 2027 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 – CCH-HR@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 2027 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 but be aware that 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 metlife.com/insurance/dental-insurance/spotlite and selecting the PDP Plus Network in the drop-down menu. You can find providers either by name or by facility.

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 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 email at with your enrollment form no later than December 14, 2027, to one of the following, based on your payroll division:

Corporate Division – HR@chugach.com
Government Division – CGS-OpenEnrollment@chugachgov.com
Commercial Division – CCH-HR@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 2027 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 not automatically receive an ID card for the MetLife/VSP. Generic ID cards can be printed off the benefits portal at chugachbenefits.org or you can request one by contacting MetLife or VSP either via telephone or your personal benefits portal.

Q: I am a new employee and I have not signed up for 2026 benefits, do I have to participate in Open Enrollment to be covered in 2027?

A: As a newly eligible employee, you must complete a separate enrollment form in order to have benefits during the remainder of 2026. The elections you make for 2026 can be carried over to 2027. However, if you wish to make changes for 2027, 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 chugachbenefits.org or by asking your HR representative.

Q: Do I have to make changes to my 401(k) plan during Open Enrollment?

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

Q: How can I update my 401(k) beneficiary?

A: To update your 401(k) beneficiaries, please visit the Empower website at chugach401k.empower-retirement.com