



June 1,
2015

IN THIS ISSUE

What's the BIG news?!

The online Open Enrollment system is open NOW through June 15th! Open Enrollment is your ONE time of the year to verify your personal benefits information, make any changes you wish to your pre-tax medical and dental elections, enroll in a flexible spending account (FSA/Beneplus) and verify your personal information. If you wish to participate in the medical or dental flexible (FSA/Beneplus) accounts for the 2015-2016 plan year, you **MUST** enroll during Open Enrollment. Remember: FSA/Beneplus contracts DO NOT roll from year to year. **Any changes you make during the Open Enrollment period do not go into effect until the new plan year** (September 1st for the flexible spending accounts and October 1st for the medical/dental plans)

You can learn more about your benefits options and access the online Open Enrollment system by visiting our Open Enrollment information page [HERE](#)

WHY do I have to log in???

Mandates under the Affordable Care Act (ACA) specify that, effective January 2015, employers and most benefits-eligible employees will be required to report medical enrollment information to the IRS as part of the tax return filing process. Because this information will be submitted on a special form that you will receive in January, **we need you to verify your dependent information this year**. This information includes dates of birth and Social Security Numbers (SSNs). Verifying your information during the Open Enrollment period will save YOU time and trouble later when you file your tax return (in the event your dependent data is missing or inaccurate). Who are eligible dependents? ***(See Below)***

We also need you to verify that you are aware of certain annual notifications that we are required to provide to employees. *Please help us document that we are in compliance with federal regulations by visiting your Open Enrollment site and successfully saving your visit to the Open Enrollment online system. This includes "County Spouses" (County or ACPS employees married to other County/ACPS employees) who may be on the same medical/dental plan. Where can you find these annual notices? Click [here](#) for the Annual Notices page.*

So, what do I need to do?

Completing your online Open Enrollment session is EASY! All you have to do is go [here](#) to log-in. You'll need to:

- Check the box indicating you've read the instructions
- Enter your last name, exactly as it appears on your paystub

- Enter the last 5 digits of your SSN (*if you enter only 4 digits, you'll have to try again!*)
- Create a password when prompted

Once you're in, you need to:

- Review your information and VERIFY your dependent data (date of birth and Social Security Number)
- Make any changes/corrections
- Enroll in a medical or dependent care FSA (flexible spending account) if you'd like to participate next year; read more [here](#) about WHY the medical FSA is a great idea!
- **Hit the confirm button to save your visit!** (if you do not see a confirmation page that prompts you to either print or email a confirmation, you did not save the visit)

Who are eligible dependents* for our medical/dental plans?

- Your spouse (to whom you are currently, legally married) who does not have access to "affordable medical" coverage under his/her own employer (**affordability calculator can be found [here](#)**) that meets "minimum value"
- Your natural children, children of your current spouse, legally adopted children, or those for whom you have legal custody/guardianship (including eligible foster children) under the age of 26
- Certain disabled dependents over the age of 26 (subject to eligibility criteria)

**We anticipate running a dependent eligibility review in the fall; details about this will be made available at that time. If you have any questions about whether your dependents are eligible for coverage on our medical/dental plans, please contact the Human Resources department for more information. If you are currently covering someone who does not meet the eligibility criteria above, please remove him/her from your plan during the Open Enrollment period; this change would become effective 9/30/15*

What else do I need to know about this?

*After the Open Enrollment period closes, we will contact all employees who still have spouses on our medical plan. You will be asked to sign and submit an affidavit confirming that your spouse does not have access to "affordable" medical coverage that meets "minimum essential value" through his/her own employer. ACPS/Local Government division employees whose spouses are also ACPS/Local Government division employees will also need to complete this affidavit. **You MUST submit this form to the Human Resources Department in order to maintain spousal coverage next year.** Failure to provide this form will result in termination of your spouse's coverage September 30, 2015.*

Where can I find more information about Open Enrollment and my benefits options?

You can learn more about:

- What Open Enrollment is and why you should participate
- Plan rates and options
- Spousal eligibility
- Annual notices
- Why a medical flexible spending account (FSA) makes sense next year; and
- *MUCH more*

by visiting our Open Enrollment information page [HERE](#)

Have questions? Human Resources staff are available to answer questions and help you through this process! Please don't hesitate to contact us if you need assistance.

For more information about your employee benefits, our web pages are always available when you are at:
<http://www.albemarle.org/departments.asp?department=hr&relpage=3553>