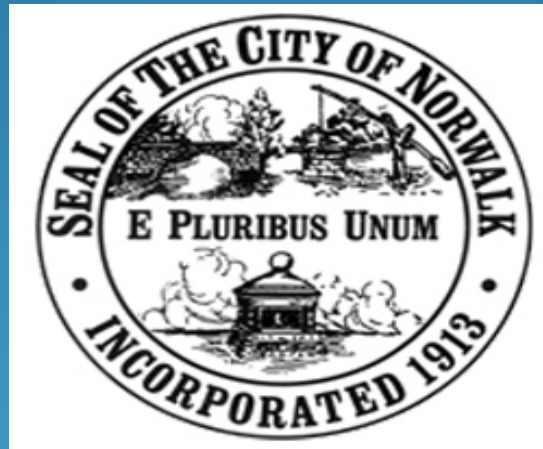


City of Norwalk Annual Open Enrollment



Dates

- Begins
 - Monday, November 9, 2015
- Concludes
 - Sunday, November 29, 2015 at 11:59 p.m.

How to Enroll

- Enrollment will be done through the web based Employee Self Service (ESS) module at:
 - <https://my.norwalkct.org/mss>

The Open Enrollment link will open on Monday, November 9, 2015.

Note: The web based enrollment replaces the paper based enrollment that has been traditionally performed by Personnel.

New For 2016 Open Enrollment

- Enrolling on-line through web based self service
- All employees must enroll
 - Even those that intend to maintain the same benefit

Why the Change?

Several reasons –

1. Electronic enrollment allows employees to enroll anywhere he/she has access to the internet.
2. The new format allows an employee to see the effect that a specific health care election has on his/her paycheck (there is a pay simulation module in the self service).

Why the Change?

(Continued)

3. Employees can review changes with their family while making their election.
4. For most bargaining units there is a significant change to the cost of the POS (Co pay) plan and this ensures that all employees see the effect of the change and make an informed decision.

Changes to Dependents

Adding new dependents to the City's system must be completed through the ESS module prior to Open Enrollment as the feature to add dependents during Open Enrollment will be shut down.

Any additions of dependents require that the employee present appropriate documentation to Personnel as soon as practical.

Any changes to dependent status, that does not have appropriate paperwork, will not be processed.

Health Savings Account (HSA)/ Flexible Spending Account (FSA)

There are two types of pretax health care savings vehicles
– HSA and FSA.

An employee may only use one plan as it relates to the
pre-tax medical savings.

However, employees in an HSA may elect to participate
in the pre-tax FSA as it relates to Dependent Care.

Health Savings Account

HSA

Is available for any employee enrolled in the High Deductible Health Plan (HDHP).

The HSA allows for pre-tax contributions to a members account. The limits for 2016 are \$3,350 for a single and \$6,750 for family (there is a \$1,000 catch up provision for employees over 50).

HSA's are managed by HSA bank and enrollees will receive an HSA bank card to pay for allowable medical expenses not otherwise covered by the Plan.

HSA funds that are not expended by the end of the calendar year will roll over from year to year.

FSA

The City allows FSA contributions on a pre-tax basis for medical expenses and dependent care expenses.

Employees enrolled in an FSA for medical expenses must be in the City's POS plan.

Contributions are limited by the IRS –

FSA Medical limits will be \$2,550.

FSA Dependent care limits will be \$5,000.

Available Help

The City will have representatives from Cigna and Segal at City Hall to answer questions. (November 17, 10-12, Room 126 and November 19, 10-12, Room 101)

A copy of this presentation and how to navigate the ESS module will be available on the Personnel and Labor Relations homepage as a webinar.

Personnel and Labor Relations webpage has open enrollment memorandum and relevant information regarding important dates and medical plans.