

Active Employee Open Enrollment (OE) Frequently Asked Questions

Contents

Hold the Ctrl button down on your keyboard and click on any question to be taken to the response section.

1. [Who should be participating in OE?](#)
2. [What if I do want changes, how do I submit my changes?](#)
3. [What if I have already submitted my elections but would like to change them?](#)
4. [If I have Dependent Care Assistance \(DCAP\), a Flexible Spending Account \(FSA\), or a Health Savings Account \(HSA\) currently in 2023, do I have to re-enroll for 2024?](#)
5. [How do I add a dependent onto my City health benefits?](#)
6. [When are my OE changes effective?](#)
7. [What if I am retiring in the next few months?](#)
8. [What if I recently had a Qualifying Life Event \(QLE\) like getting married or divorced?](#)
9. [What if I want to make changes to my Choice Supp Life 2x, 3x or enroll in the benefit?](#)
10. [What if the OE deadline has passed, can I make changes?](#)
11. [Can I make an appointment to speak with someone in Benefits about OE?](#)
12. [How will I know the benefits I selected or confirmed took effect?](#)
13. [I emailed or called Benefit Services and I have not heard back yet.](#)

Questions and Answers

1. Who should be participating in OE?

ALL CITY EMPLOYEES should participate in the OE process. Even if you do not plan on making changes, you should take 10-15 minutes to review the coverage and costs for 2024. Make sure that once you go through the review steps, you hit the SUBMIT button to confirm the elections. **THE CONFIRMATION WILL NOT BE FINALIZED UNTIL YOU CLICK ON THE SUBMIT BUTTON.**

2. What if I do want changes, how do I submit my changes?

Your request for changes must be entered in eCAPS. Below are the steps to getting to Open Enrollment in eCAPS, but **please note there is a button on top right of your open**

enrollment that says SUBMIT. Click that button when you are done. YOUR CHANGES WILL NOT BE FINALIZED UNTIL YOU CLICK ON THE SUBMIT BUTTON.

1. Visit <https://ecaps.cityofsacramento.org/> and log in with your City credentials
2. Select the Open Enrollment icon (you will only be able to see this icon during the Open Enrollment period)
3. Go through the different menus and make any desired changes.
4. Click the SUBMIT button at top or bottom of the screen!



3. What if I have already submitted my elections but would like to change them?

You can make *and submit* as many changes as you want during the Open Enrollment period until 11:59pm on Friday, October 27. Changes need to be submitted through eCAPS. Just remember each time you reopen the Open Enrollment menu make sure you click the SUBMIT button or your changes will not be saved.

It is recommended you finish and submit your Open Enrollment by Noon on Friday, October 27.

4. If I have Dependent Care Assistance (DCAP), a Flexible Spending Account (FSA), or a Health Savings Account (HSA) currently in 2023, do I have to re-enroll for 2024?

Yes for FSA and DCAP! FSA and DCAP elections do not roll over to the next year. In addition to electing these benefits each year during Open Enrollment, you must make sure you reenter your annual pledge amount.

HSA elections automatically roll over to the new year, however, you may increase or decrease the amount contributed. Note, the amount allowed by the IRS is subject to change and the system will not let you set up a contribution amount higher than the allotted amount, which includes the expected City Contribution.

5. How do I add a dependent onto my City health benefits?

You must add the dependent to your dependent list first. Then as you go through the options you can assign them to each benefit you want them enrolled in.

6. When are the changes effective?

The City's plan year is January 1, 2024 through December 31, 2024. Changes made during Open Enrollment will be effective January 1, 2024, and will be reflected on the 1st paycheck in January 2024.

7. What if I am retiring in the next few months?

Please reach out to Benefit Services to schedule time to meet with a team member as soon as you have an estimated retirement date. We are here to help navigate the transition from active employee benefits to retiree benefits and can better explain whether or not you need to participate in Open Enrollment. Email benefitservices@cityofsacramento.org or call (916) 808-5665 to set up your appointment.

8. What if I recently had a Qualifying Life Event (QLE) like getting married or divorced?

If you recently had a QLE, please contact Benefit Services at benefitservices@cityofsacramento.org or (916) 808-5665. It is important to note most events allow only 30 days to finalize any changes to your benefits, so do not miss this window!

9. What if I want to make changes to my Choice Supplemental Life 2x, 3x or enroll in the benefit?

- Any change or enrollment into Choice Supplemental Life beyond the new employee orientation, is NOT a guaranteed issue.
- There is also no guaranteed issue for increasing/enrolling in Choice Supplemental Life Insurance for 2 or 3 times your annual earnings (up to \$250,000 in coverage).
- To enroll, you will need to add the enrollment to your benefit elections through the OE process, but the enrollment will not be finalized until you complete the Evidence of Insurability (EOI) and receive approval.
- You must finalize The Standard Insurance Company's process by completing their Evidence of Insurability (EOI) form [online](#). City of Sacramento is GROUP # 647504.
- Once Open Enrollment is closed, a representative from Benefit Services will email you additional information and provide the link to complete your EOI process.
- The Standard will make a determination and send letters of approval or denial to your address and to Benefit Services.
- If you are approved after Open Enrollment, a Benefit Services representative will reach out to confirm enrollment and provide information regarding the effective date.

10. What if the OE deadline has passed, can I make changes?

Once the OE window has passed the only way to make a change to your benefits would be if you experience a QLE. Examples of QLE are gaining or losing coverage for yourself or a dependent, having or adopting a child, marriage, and divorce. You have a 30-day window from the date of the life event to finalize the changes with Benefit Services. Proof of the life event is required. Reach out to Benefit Services at that time to make the change. You can also visit the Benefits page for further information on the topic.

11. Can I make an appointment to speak with Benefit Services about OE?

Booking a virtual appointment to speak with Benefit Services regarding OE is simple! Visit the [Bookings page](#) and follow the simple steps to select a date and time that works for you. The meetings are conducted via MS Teams for your convenience, and you will receive log-in details via email once your booking is completed. For additional assistance, email benefitservices@cityofsacramento.org or call (916) 808-5665.

12. How will I know the benefits I selected or confirmed took effect?

You can review your election preview statement in eCAPS. Around mid-December, in eCAPS you can select the Benefits icon, update the date after “My Benefits on” to 01/01/2024, hit the Refresh button and all your 2024 elections will be displayed. A 2024 OE Confirmation Statement will also be available in the Benefits menu (to the left of the page) in late December. You should review your first paycheck in January to see your updated 2024 benefit elections and deductions.

13. I emailed or called Benefit Services and I have not heard back yet.

Benefit Services strives to respond within two business days of receiving an email or voice message. We recommend you do not wait until the final two days of enrollment to make inquiries as the demand for assistance is highest during this time and Benefit Services may not be able to respond by the close of OE. Most OE questions can be answered by reviewing the [Active Employee Benefits webpage](#).

Benefit services cannot make any changes or updates to your OE elections once the OE window is closed. A QLE is required for changes outside the OE period.