Retiree Open Enrollment (OE)  
Frequently Asked Questions

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Questions and Answers

1. **How do I complete my OE Form online?**

   Complete your OE form online.
   - If you submit your form online, do not mail the paper form to the City. Completing your form online will also allow you to save a copy of your completed form for your records.
   - Please only complete one online form if you choose the online option.

2. **How do I complete my OE changes through mail?**

   If mailing in the paper OE form, please complete all the sections of the form and most importantly sign and date the bottom of the form. If you have a change in emergency contact details or address changes, please check ‘New’.

3. **I’m turning 65 soon, what do I do?**

   Call Benefit Services at (916) 808-5665 and you will be routed to your assigned team member. This Qualifying Life Event is separate from OE.

4. **Where do I sign the mail-in form?**

   There is a signature and date line on the bottom of the paper OE form.
5. **What to do if I am making changes?**

   On the paper enrollment form: Check the “Yes, I am making changes” box on the mail-in form. You will then need to choose what elections you are changing. These options are on the back of the mail-in OE form.

   On the online form: select your change from the drop down menu under Changes for each health plan type, then continue through the rest of the form, sign, and click Submit Form.

6. **What to do if I am not making changes?**

   On the paper enrollment form: make sure to check the “No, I am not making any changes” box and sign, date, and return the mail-in paper form.

   On the online form: complete all required information, and then select *No Change* in the drop down menu under Changes for each health plan type (medical, dental, and vision) that you are not changing, and then finish the form by signing and clicking Submit Form.

7. **What if I am currently enrolled in Cash-in-Lieu and have questions?**

   If you are currently enrolled in Cash-in-Lieu and have questions, please contact Karen Gillham at (916-808-1029) or kgillham@cityofsacramento.org.

8. **What if I missed the 2024 OE deadline?**

   If OE has ended, you will still need to complete your OE form so the City confirms your election and has your most recent contact information on file. You are unable to make any changes after the deadline. You will check the “No, I am not making any changes” box, sign, and date.

   **After the OE period closes**, changes to your benefits are only permitted if you, or a dependent, experience a Qualifying Life Event such as becoming Medicare eligible, getting married or divorced, gaining a dependent, losing other coverage, or gaining coverage elsewhere. If you have a Qualifying Life Event, you must complete paperwork through Benefit Services within 30 calendar days (60 calendar days for birth/adoption) of the date of the event to make your desired change(s).

9. **I need assistance with completing the forms and/or questions.**

   You can book an online appointment with a team member for a meeting via an internet-connected device. This is not a telephone appointment. Once you have completed your booking, you will receive an email on how to access your scheduled online appointment.

   To book a telephone appointment, email retireeOE@cityofsacramento.org or call (916) 808-5665 to request a telephone appointment and provide a summary of the type of assistance needed. A team member will follow up on your request within two (2) business days.
10. 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 we may not be able to respond by the close of OE. Most OE questions can be answered by reviewing the [Retiree Benefits webpage](#).

   Benefit services is unable to 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.