



Fort Bend County Podcasts

Podcast Episode 18- Steps for Annual Enrollment

September 30, 2024

Gina- Welcome to this week's benefit detective podcast. I'm Gina.

Wendy-And I'm Wendy. It's that time of the year. Annual enrollment is upon us.

Gina- Yes. It is. Starting October 14th.

Wendy- Yes. The annual enrollment runs October 14th, and it will go through November 1st.

Gina- So, with that in mind, let's talk about what needs to be done in order to complete annual enrollment. But first off, you need to be connected to a county network. So, what does that mean? You can use a computer from your workstation, and you can come by risk management.

Wendy- That's correct. You can only do your annual enrollment online through our county network.

Gina- Yes. So do not share logins because I know that there are some departments out there use shared systems. But remember, don't use those in order to do your enrollment.

Wendy- That's right. You have to be on your own county log in. And the majority of our employees have Duo. So, make sure you have your Duo device with you.

Gina- Now remember, in order to know if you have completed annual enrollment, be sure to go through steps 1 through 5 on the annual enrollment webpage.

Wendy- There are going to be questions for you to answer to know if you need to complete the form or not.

Gina- Exactly. So, if you go through the questions and it says you don't have to do that form, then that's it. You have completed that particular step.

Wendy- Let's look at step number 1. This is a spousal eligibility verification form. This form will need to be completed if you have a spouse or if you're planning on adding your spouse to your medical plan.

Gina- Yes. And at the end of that form, a message will pop up, like in green or orange, stating if you need a certificate of credible coverage or proof of non-eligibility if needed.

Wendy- Now let's look at step number 2. It is the nicotine verification form. This step is very important. Make sure you read everything very carefully before submitting it.

Gina- Yeah. So, keep in mind, if you are a nicotine user, you have the opportunity to enroll in the nicotine sensation program in order to qualify for the lower rates upon completion of that program.



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Wendy- And to enroll in the nicotine sensation program, you'll need to contact the employee clinic at 281-633-7750.

Gina- Yes. So now we're going to step 3 which is the flexible spending. So, when you do your flexible spending, you have the option of either waiving it or enrolling for the health care reimbursement or the dependent care reimbursement. Now if you want to go ahead and waive it, just waive it. Go in, waive both sections. That way, you know that step is done. Now keep in mind, if you have rollover balances and you don't want to participate, you need to use your rollover balance by December 31, 2024. So, keep in mind, you can use it on glasses. You can use it for FSA store. And let me tell you, that FSA store, I just, like, started using that is such a great savings. So always use that if you can. That's just my opinion. Because you don't want to lose that money at the end of the year. Yeah. So then keep in mind, if you have a rollover balance that you want to use for next year, you have to enroll. So, either way, I say go through step 3.

Wendy- And then once you complete steps 1,2, and 3, if a form was submitted, you will receive an email notification with a copy of the form you completed. And if you did not submit a form, you will not get an email notification.

Gina- Exactly. So again, if you went through steps 1, 2, and 3 and the questionnaire stated that you do not need to complete a form, then you will not get a notification email.

Wendy- Now on step 4, it's a little different. This is not a form, so you will not get an email notification. This step is if you need to add a spouse or a dependent that is not already on one of your benefit plans, then you will need to do this step.

Gina- That's right. So, if a spouse or dependent is not currently on your Fort Bend County medical, dental, or vision plan, you need to do step 4 first before moving on to step 5. Because you're going to have to elect their name in step 5. So, you have to add them 1st in step 4.

Wendy- That's right. Because in step 5, that's going to be making changes to your current benefit plans. So, if you want to change a plan or waive the plan, or if you need to add that spouse or dependent, you'll need to complete this step.

Gina- Exactly. That is so correct Wendy. So, if you're making any changes like adding a spouse, you will need to make that change of coverage on step 5. Because you're maybe have yourself only, or you have yourself and your family. Well, excuse me, yourself and your kids, and you want to go to yourself and your family. That is a change of coverage option. Now a confirmation email will be sent the next business day if you make changes in step 5. But at the end of step 5, once you finished all your elections, be sure to print your summary. That is so important, and it should say, congratulations, you've made changes or blah blah blah.



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Gina- But as long as it says, congratulations on that summary, that is your key that you have completed step 5. 5. So those changes should be shown. Now let's be honest, you know, computers, generations, everything like that. We have our kinks. Systems have our kinks that sometimes it won't, you know, show correctly on our side. But that print summary is your saving grace. So yes, make sure to keep that.

Wendy- And also on the web page, down at the bottom, there's going to be an enrollment resources that'd be very helpful for you. We have enrollment topic questions, with questions and answers to some of your questions. We have an annual enrollment videos.

Gina- Yes.

Wendy- We also have the downloads in the tools.

Gina- Yes. Yes. Perfect tools for you to do. So, if you need to download that certificate of credible coverage form, if you need to download that UNIM enrollment packet because you want to check out the voluntary life coverages. If you need to upload your documents that are necessary, you know, you can do that there as well.

Wendy- And, also, it's a good time to check your beneficiary for your group term life.

Gina- Yes. And that's also under downloads and tools.

Wendy- Downloads and tools.

Gina- So we have everything right there at your fingertips. Just scroll on down a little further and check out everything in that green section on the annual enrollment webpage.

Wendy- So remember, annual enrollment is October 14th, and we will go through November 1st.

Gina- Yes. So keep that in mind. Mark your calendars. Look at your stuff that's coming up. So, if you have a planned vacation, or you're going to be out, due to certain circumstances, get with Risk Management Benefits. Anytime that you are gone from October 14th through November 1st, you that's 3 weeks. 3 weeks that you get to enroll. Yes. So, if you are going to be out, but you're coming back, as long as it's before November 1st, get online to do it. If you're going to be out the beginning part, but you're coming back before November 1st, get on the computer and do it. But if you're going to be out before we start enrollment, and you're still going to be out, please get with us. We don't want you to avoid not enrolling and missing out on something.

Wendy- Because some of these steps are very important.

Gina- Absolutely. Because you don't want to be stuck with....

Wendy- They're all very important.

Gina- But you don't want to be stuck with a high nicotine rate if you're not a nicotine user or maybe you didn't do your form for your spouse in order to keep them on the medical plan.



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Gina- So we want to try to help you as much as we can. Well, it looks like that's a wrap for this week's Benefit Detective podcast. I'm Gina.

Wendy- And I'm Wendy. And remember to listen every Thursday for our podcast.

Gina- Yes. And remember, the benefit detectives are here to help.