

## Current Enrollments

### **1. What am I currently enrolled in and how much am I paying?**

Employees can review their current and past enrollments by accessing their benefit record on FOCUS ESS. Log on to FOCUS ESS, select "My Benefits". On the lower left portion of the page, select "Participation Overview". From here, you can move the date forward or backward to review benefit enrollments.

To review what you are currently paying on a biweekly basis, employees can access their pay advice on FOCUS ESS. Log on to FOCUS ESS and select "My Pay". From here the first option on the menu will be "Pay Advice" Here you can see your current bi-weekly deductions.

On the "My Pay" Page in FOCUS ESS, you can also access your Total Rewards Statement. This document will provide you an overview of what you have been paid, along with what both you and the county have paid towards your benefits.

[To view plan information and premiums for 2022, visit the Benefits Page on FairfaxNet.](#)

## Plan Offerings

### **2. Which plan is better – 90%, 80% or MYChoice?**

This is a decision you need to make as a family. Review the ALEX video. Review the At-A-Glance chart. The Active Benefits Guide will also assist you in making the best decision for you and/or your family.

[Need help with your benefits decisions, visit ALEX.](#)

### **3. I am waiving medical coverage. Can I enroll in just vision care?**

No. EyeMed Vision Care is included with medical plan enrollment. You must be enrolled in a Fairfax County Government medical plan to be enrolled with vision.

## Making Changes

### **4. I was hired last month and just signed up for benefits. Do I have to enroll again for 2022?**

Fairfax County Government offers a passive Open Enrollment. This means that most of your benefit enrollments rollover from year-to-year. The one exception is Flexible Spending Accounts. The IRS requires reenrollment in the Healthcare, Limited Purpose, and Dependent Care Flexible Spending Accounts annually during Open Enrollment.

If you do not want to make any changes, and you do not want to enroll in a Flexible Spending Account, you do not need to take any action during Open Enrollment.

If you would like to make changes to your current plan enrollments, effective January 1, 2022, or contribute to a Flexible Spending Account for tax-year 2022, you will need to access FOCUS ESS and actively make those changes and enrollments during the Open Enrollment period. Remember to save all your changes and to print and/or save your confirmation.

The same guidelines above are true for anyone hired after Open Enrollment ends but before the new plan year begins on January 1, 2022. If you are hired during this period and would like to make changes in your elections, or contribute to a FSA for tax year 2022, you must contact the Benefits Division for assistance.

### **5. When do the election changes that I make during Open Enrollment go into effect?**

Changes made during Open Enrollment generally go into effect on January 1, 2022. Some benefits such as increases in optional life insurances and enrollment in long term disability may require additional time for approval on a case-by-case basis.

## **6. What if I want to make another change before Open Enrollment ends?**

Enrollment changes can be made anytime during the Open Enrollment period. There is no limit on the number of changes and how often you can update your record. The last enrollments saved and recorded in FOCUS ESS at the end of Open Enrollment will be maintained and become effective January 1, 2022.

## **7. I want to remove my ex-spouse from my record but every time I try, I get an error message. What should I do? Your system shows my ex-spouse as a dependent. How do I confirm I'm not paying for ex-spouse coverage?**

Eligible dependents should be added to your FOCUS record for enrollment in medical/vision and dental plans only. Dependents listed in FOCUS are not maintained for life insurance coverage, FSA or HSA benefits, nor are they considered beneficiaries.

Dependents listed in FOCUS, who have been covered under our medical/vision or dental plans at any time, cannot be deleted or removed completely. Your FOCUS record is a historical record of anyone who has been covered under your medical/vision and dental plans. If you try to delete a previously covered dependent, you will receive an error message.

To review who is currently covered under your plans, access your "Participation Overview" under "My Benefits". From here, you can move the date forward or backward to review benefit enrollments and covered dependents.

### Eligible Dependents

## **8. I added my family to my plan and submitted copies of their certificates. How can I confirm the documents were received and my elections will be processed?**

Employees can review and update their dependent information by accessing "My Benefits" on FOCUS ESS. By selecting "Family Member/Dependents, you can review and update your dependent information. Note, you can never remove a dependent from this section in the future. This does not guarantee coverage in benefits, but current and former covered dependents are maintained in this section for recordkeeping.

If, when reviewing your record, you see that it is currently locked, you may contact HR Central at 703-324-3311 and you will be transferred to a Benefits team member.

### Qualifying Events

## **9. My spouse's Open Enrollment isn't until November. What happens if we want to go with those plan options after Fairfax County Government's Open Enrollment has ended?**

Your spouse's Open Enrollment would be considered a Qualifying Event. To make a change to your benefits as a result, you would need to follow the standard qualifying event guidelines. The employee/subscriber would need to contact the Benefits Division within 30 calendar days of the spouse's Open Enrollment and complete the appropriate forms. The Benefits Division would require documentation verifying the dates of the spouse's Open Enrollment and other substantiating documentation.

[For more information on Qualifying Events, visit the Qualifying Events Page on FairfaxNet](#)

### FSAs and HSAs

## **10. What is the difference between FSA and HSA? Can you use HSA for childcare?**

An FSA or Flexible Spending Account is a "spending" account where employees contribute their own money on a pre-tax basis to use on qualifying expenses. Funds in an FSA are use-or-lose and come in Healthcare, Dependent Care and Limited Purpose.

And HSA, or Health Savings Account, is a independent account paired with enrollment in the Cigna MyChoice CDHP Plan. Contributions can be made by the employee and/or the county and rollover year after year. Funds in an HSA can be used for qualified healthcare expenses.

[See our comparison chart of FSAs vs HSAs on the Benefits Page on FairfaxNet.](#)

**11. For the dependent care FSA, my spouse participates with his employer, and I participate with the county. Can we each contribute the maximum amount allowed by the IRS (\$5,000)?**

The Dependent Care FSA maximum is a household maximum. If an employee of Fairfax County Government elects to contribute \$5000, then their spouse, who works with another employer, cannot make any contributions.

[Visit the Flexible Spending Accounts Page on FairfaxNet.](#)

**12. What is the minimum contribution to participate in the medical and dependent FSA?**

The minimum contribution to any of the three offered FSAs is \$125 for the tax year.

See below for IRS annual maximums for tax year 2022.

- Healthcare FSA - \$2,750
- Limited Purpose FSA - \$2,750
- Dependent Care FSA - \$5,000

**13. What is the county's contribution to my HSA for 2022, and when will I see it?**

For tax year 2022, Fairfax County Government will make lump-sum contributions to individual Health Savings Accounts for employees enrolled in the Cigna MyChoice CDHP for January 2022. The contribution will be \$700 for subscribers in individual plans and \$1,400 for subscribers in plans covering two or more people.

The contribution from Fairfax County Government is sent to HSA Bank on the first payroll Friday of the new plan year. Typically, funds are credited to your account early the following week.

Visit the Health Savings Account Page on FairfaxNet and or review our HSA FAQs.

**14. Why would someone have an HSA and an FSA?**

A Health Savings Account is paired with the MyChoice CDHP Plan and funds can be used for healthcare related services for the plan subscriber and their eligible family members. medical expenses and prescriptions. While someone participating in an HSA cannot enroll in a Healthcare FSA, they can enroll in the Limited Purpose and Dependent Care Flexible Spending Accounts.

Dependent Care FSA is for childcare and elder care.

Someone participating in the HSA may choose to contribute to a Limited Purpose FSA, for vision and dental expenses, to further decrease their taxable income. Another added bonus of the Limited Purpose FSA is that the funds in the account are available at the beginning of the plan year and can be accessed immediately, unlike HSA funds, which must accrue before they can be accessed.

Funds in the Limited Purpose FSA can only be used on vision and dental expenses and cannot be used to pay for medical services. Examples of services that can be reimbursed with a Limited Purpose FSA include glasses, contacts, lasik eye surgery, and dental services.

Note, employees in the MyChoice CDHP cannot participate in a traditional Healthcare Flexible Spending Account with Fairfax County Government or a spouse's employer.

[For more information on FSAs and HSAs visit the Benefits Page on FairfaxNet.](#)

## Post Open Enrollment

### **15. Can you check to see if I did my Open Enrollment elections correctly? Did I save it?**

Employees can review their current and past enrollments, including future enrollments elected during Open Enrollment, by accessing their benefit record on FOCUS ESS. Log on to FOCUS ESS, select "My Benefits". On the lower left portion of the page, select "Participation Overview". From here, you can move the date forward or backward to review benefit enrollments.

### **16. What should I do if I missed the Open Enrollment deadline?**

Elections made during Open Enrollment are binding. If you missed the deadline and coded any working hours during the Open Enrollment period, you will not be permitted to change your elections without a qualifying event. For information on what constitutes a qualifying event, visit our Qualifying Event Page on FairfaxNet.

If you have concerns about your enrollment or believe your enrollments are incorrect, please review your "Participation Overview" of FOCUS ESS or review your printed or saved confirmation from Open Enrollment. Without submitting your printed or saved confirmation, the Benefits Division will not review any appeals regarding erroneous enrollments. If you do discover an error and have your printed or saved confirmation, appeals to correct or amend elections made during Open Enrollment must be submitted to the Benefits Division in writing.

[For more information on Qualifying Events, visit the Qualifying Events Page on FairfaxNet.](#)

### **17. If I change my mind after Open Enrollment, can I change my elections?**

If you have experienced a qualifying event or another change in your circumstances and must change your elections made during Open Enrollment, you must contact the Benefits Division directly. Any appeal to change your enrollment elections must be completed prior to the start of the new plan year on January 1, 2022. You must be able to verify the change you made during Open Enrollment by providing your printed or saved confirmation and complete any required paperwork.

### **18. I am retiring in 2022. Where can I find information on retiree benefits?**

If you are planning on retiring in the coming year, this is a great time to review benefits available to retirees. Retiree Open Enrollment is in November and active employees are welcome to attend virtual Open Enrollment sessions, retiree Open Enrollment materials and more. Visit the Retiree Benefits Page on FairfaxNet for communications and resources.

And did you know the Benefits Division offers a virtual workshop called "Benefit Planning for your Retirement"? this workshop will provide information to help employees understand County benefit options and costs in retirement. Benefit decisions made as an active employee can affect benefit offerings in retirement and by understanding County benefits, employees will be able to make a more informed decision as they approach retirement.

[Visit the Retiree Benefits Page on FairfaxNet.](#)