

## OPEN ENROLLMENT FAQs

The Human Resources Management (HRM) department processes employee benefits during open enrollment using the information provided by Village employees via the Employee Access Center (EAC). All benefits-eligible employees **must actively** participate in open enrollment annually.

- **What is open enrollment?**

Open enrollment is the time of the year to enroll/make changes to medical, dental, vision, FSA, and other benefits. The choices you make during open enrollment will be effective starting **January 1** of the following calendar year.

- **When is open enrollment this year?**

Open enrollment will take place from **Thursday, October 3 to Friday, October 18, 2024**.

- **Am I required to complete my open enrollment online?**

Yes. You can submit your open enrollment selections online from any computer at the Village or from home after logging into the Employee Access Center (EAC).

- **When are my benefit changes effective?**

Benefit changes made during open enrollment will be effective January 1, 2025.

- **How do I add my spouse and/or child to my benefits?**

Enter their information into the EAC and then provide HRM with the necessary documentation. See the “Open Enrollment” page on our website for details.

- **What if I don’t have any changes to my benefits, do I still need to participate in Open Enrollment?**

Yes. Whether you are making changes to your benefits or not, all employees **must** log into the EAC to make changes or confirm their current benefits during the open enrollment period.

- **I was recently hired, or recently had a qualifying left event, do I still need to participate in Open Enrollment?**

Yes. Open enrollment requires you to make benefits selections for the following calendar year.

- **Will I receive new medical cards?**

If you change health plans, you will receive a new medical card under the policy holder’s name.

- **What is the Employee Access Center (EAC)?**

The Employee Access Center (EAC) is an online system that allows employees to view information including paystubs, W2s, leave balances, and more. Once a year, the online open enrollment

feature is open to benefits-eligible employees to allow you to change and/or continue your benefits for the upcoming plan year.

- **I have never accessed the EAC, how do I log in?**

On the Village website, navigate to the “Employees” link then go to “[Employee Access Center](#)” under “Employee Resources. Click the “Employee Access Center” image or go to: <https://plus-ol.aspgov.com/hfm/EAC51/Login.aspx>.

To log in, you will need your user ID (available on your pay stub) and your password. The default password for first-time users will be the last 4 digits of your social security number. Returning users that have forgotten their password can click the “Forgot your Password?” link for a temporary password to be sent to your email address on file.

- **What information can I find in my EAC account now?**

Employees can find personal contact information, pay stubs, W2’s, leave banks, and benefit and dependent information.

- **What is an FSA?**

A Flexible Spending Account (FSA) is a pre-tax account that can be used for certain eligible expenses. Those participating in a medical FSA can contribute up to \$3,200 through payroll deductions in 2025. The maximum amount allowed to be carried over into 2025 is \$640, the rest of your 2024 medical FSA funds must be spent by **December 31<sup>st</sup>** of the current calendar year. All 2024 medical FSA claims and receipts must be submitted by **February 14, 2025**.

A Dependent Care FSA is a separate pre-tax account that can be used to pay for eligible dependent care services such as preschool, before or after school programs, and daycare. The maximum annual contribution limit for 2025 is \$5,000 per household or \$2,500 if married, filing separately. All 2024 dependent care FSA funds must be used by **December 31<sup>st</sup>**. Unused 2024 funds will be lost, and **do not** carry over into the following calendar year. All 2024 dependent care FSA claims and receipts must be submitted by **February 14, 2025**.

Visit the “Employee Resources” page on our website for more information about FSAs.

- **Can I waive insurance coverage?**

Yes. When you make elections in the EAC, you will have the option to waive coverage for each plan listed. If you waive coverage during open enrollment, you will be locked into that decision for the following benefit year. You will only be allowed to make changes if you experience a qualifying life event such as marriage, divorce, death of a dependent, spouse’s loss of coverage under another plan, etc.

- **I keep receiving communication pieces from IPBC, who are they?**

The IPBC is the Village’s insurance cooperative that allows its members to offer various types of health, vision, and dental programs to employees. Employees enrolled in the Village’s insurance program may receive communication from the IPBC via mail or email with exclusive wellness program offers.

- **Who do I contact if I have additional questions?**

If you have additional questions about the Employee Access Center (EAC), please contact the Human Resources Management department at [hrm@vohe.org](mailto:hrm@vohe.org) or **847-781-2690**.