

# Open Enrollment FAQ

Visit <https://hr.clermontcountyohio.gov/Open-Enrollment> for more information.

## Enrollment & Deadlines

### **Q: What is Open Enrollment?**

A: Open Enrollment is the annual period when you can enroll in, change, or waive benefit coverage for the upcoming plan year.

### **Q: When is the Open Enrollment period?**

A: Open enrollment is from October 20<sup>th</sup> - November 2<sup>nd</sup> 2026.

### **Q: What happens if I do not make an election?**

A: Coverage does not roll over. If you do not make any elections, you will not be insured.

### **Q: Can I change my elections after Open Enrollment ends?**

A: Changes are limited to qualifying life events.

## Medical

### **Q: How do I know which medical plan is best for me?**

A: Compare premiums, deductibles, networks, and expected healthcare usage. Please see the listed website for more information on how to choose a plan.

### **Q: Can I keep my current doctors?**

A: There are no changes to the medical plan networks this year, so you can keep your same doctors without any disruption.

### **Q: When will my new benefits become effective?**

A: Benefits will become effective 1/1/2027.

**Q: What if I need ongoing treatment?**

A: Since there are no network changes, your treatment may be continued with no interruption.

**Q: What is a deductible and out-of-pocket maximum?**

A: The deductible is what you pay before the plan shares costs; the out-of-pocket maximum caps your annual in-network costs.

## **Dental & Vision**

**Q: Are dental and vision benefits separate from medical coverage?**

A: Yes, these plans are elected independently of medical coverage.

**Q: Can I change my dental or vision elections during Open Enrollment?**

A: Yes, eligible elections may be updated during the enrollment period.

**Q: How can I confirm my dentist or eye doctor is covered?**

A: Check the carrier directory or contact the provider directly. More information on where to find a provider is located on the website.

## **FSA & HSA**

**Q: What is the difference between an FSA and HSA?**

A: Both offer tax advantages, but eligibility and ownership rules differ. FSA funds are limited to the plan year, but HSA funds can roll over into the next year and can grow with investments. More information about these accounts are listed on the website.

**Q: Can I change my FSA or HSA contribution amount?**

A: For FSA accounts, you can update elections during Open Enrollment and after qualifying events when permitted. HSA contributions can be updated at any time.

**Q: What expenses are eligible for reimbursement?**

A: Many medical, prescription, dental, and vision expenses qualify based on IRS rules. These expenses vary based on which FSA account you select.

## **Dependents & Family Coverage**

**Q: How do I add or remove dependents?**

A: You may add or remove eligible dependents through the enrollment system.

**Q: What is a qualifying life event?**

A: Events such as marriage, divorce, birth, adoption, or loss of other coverage may allow midyear changes.

**Q: What documentation may be required for dependents?**

A: Clermont County may request birth certificates, marriage certificates, or other proof of eligibility.

## **Life Insurance & Resources**

**Q: Where can I find benefit summaries and plan documents?**

A: Benefit guides, SBCs, and plan resources are available through the website and your benefit guide.

**Q: Who should I contact if I need help?**

A: Contact the Benefit Resource Center (BRC) or Human Resources if you need any help. BRC information is located at the end of your benefit guide and at the top of the website.