

Frequently Asked Questions – Open Enrollment

When is the open enrollment period?

Open enrollment runs from October 17th through November 16th. This is your opportunity to make changes to your medical, dental and vision benefits without a qualifying event.

What is a “qualifying event”? Why can’t I make changes outside of open enrollment without one?

Qualifying events are circumstances outside of open enrollment that allow you to make changes to your benefits. Some typical qualifying events are:

- Marriage
- Divorce
- Birth or adoption of a child
- Change in work or benefits status for you or your spouse that impacts benefits eligibility.
- Change in coverage of your dependent child.

Changes cannot be made to medical, dental, vision or AFLAC coverage outside of open enrollment without a qualifying event because of IRS Part 125 cafeteria plan regulations. These regulations allow employees to take their benefit premiums pre-tax and also restrict when employees can make changes to their elections.

Will open enrollment be electronic again this year?

Yes. Please access the system through your Employee Self Services portal. This can be found by logging in to your ETK area.

Do I have to do anything during open enrollment?

All employees must go through the electronic system to verify their address, and dependents. You must also confirm your elections for medical, dental, and vision.

Do my benefits elections roll over to the next year?

Yes. If you make no changes to your benefits elections they will continue as is in 2017.

Do I have to re-enroll in my Supplemental Retirement Account (403b)?

Open enrollment is a good time to review your election in your 403b account; however, you can make changes, start or stop your deduction at any time during the year. In 2016, employees could elect to defer up to \$18,000 per year into a supplemental retirement account. Employees over the age of 50 may defer an additional \$6,000 per year into a “catch-up” account. Annual limits for 2017 have not been released as of October 17, 2016. We will announce new limits when and if they are released.

If you want to defer the maximum amount for 2017 and have not already elected the maximums you must complete a new salary reduction agreement. SRA forms are available on this website.

Do I have to send anything to HR?

There are no required forms for open enrollment. If you want to make changes to your voluntary benefits (HSA, 403b, AFLAC, Life Insurance) you can do so at any time. Those changes require forms. For more information contact openenroll@nrao.edu.