

# OPEN ENROLLMENT FREQUENTLY ASKED QUESTIONS

## What is open Enrollment?

Open enrollment is the annual period during which employees can review and make changes to their benefit elections for the upcoming plan year. It's the only time you can make changes unless you experience a qualifying life event.

## When is the open enrollment period?

Open enrollment for this year will take place from March 24 to April 15. All changes must be submitted by 4pm on April 15.

## Who is eligible to enroll?

All full-time and part-time employees working 20 hours or more per week are eligible. New hires will also have 30 day enrollment window upon starting employment.

## What benefits are available during open enrollment?

- Medical, dental, and vision insurance
- Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA)
- Retirement savings plans
- Supplemental benefits (e.g., critical illness, accident insurance)

## Where can I find detailed information about each plan?

Visit the Open Enrollment page

<https://www.ci.southbridge.ma.us/718/Open-Enrollment>. Additionally, informational webinars and Q&A sessions will be held between March 3 to March 7.

## How do I make changes to my benefits?

follow the instructions provided for how make changes to each benefit provided on the open enrollment page.

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## Can I change my benefits after open enrollment?

Changes can only be made after open enrollment if you experience a qualifying life event, such as marriage, the birth of a child, or loss of other coverage.

## Will my premiums or costs change this year?

Refer to the Open Enrollment page to view any changes in premiums or plan coverage for the upcoming year.

## Does the Town contribute to my benefits?

Yes, the Town of Southbridge contributes for certain benefits, such as medical insurance or basic life insurance.

## Who can help if I have questions?

- Town employees may contact Noor El Gaderi at [nelgaderi@southbridgemass.org](mailto:nelgaderi@southbridgemass.org) or call 508-764-5417. You may also attend one of the scheduled enrollment info sessions or set up a one one meeting using the booking link on the open enrollment page.
- School employees may contact Jammie Bruni at [jbruni@southbridgepublic.org](mailto:jbruni@southbridgepublic.org) or call 508-764-5414 ext. 5133

## What if I miss the open enrollment deadline?

If you miss the deadline, your current benefits will roll over (if applicable), or you will have to wait until the next open enrollment period, unless you have a qualifying life event.

## Can I waive coverage?

Yes, you can waive coverage during open enrollment. You may be required to provide proof of other coverage in certain cases.