

# ESS Online Benefit Enrollment Guide for Retirees and COBRA Participants

From your web browser type in: <https://ess.cityofchesapeake.net>

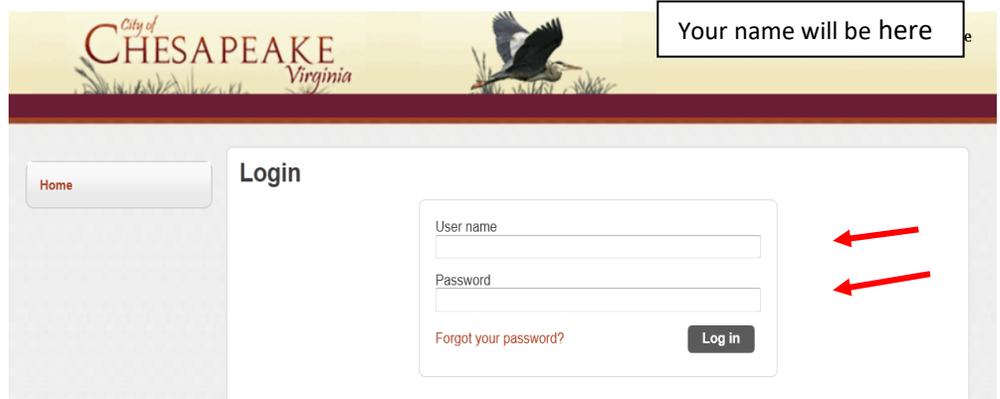
**If you want your 2020 benefits to roll to 2021, you do not have to make any changes!**

To make changes, select: **Log In**



Type in: **User name and password:** See above to the right of your name & address **on this sheet for User ID.**

**Password:** Last 4 digits of your Social Security number (unless you re-set it last year)

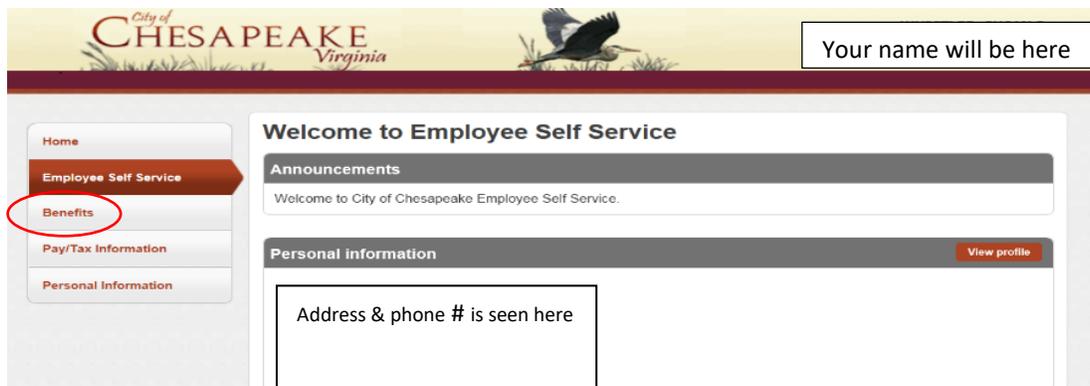


Select **Employee Self Service**

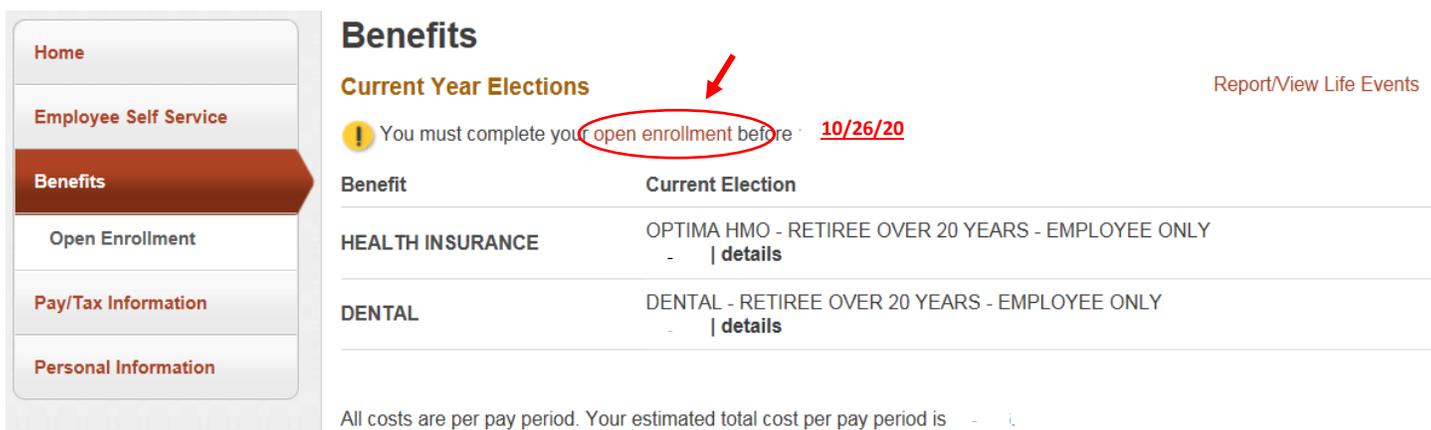


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Select: **Benefits**



Next you will see your Current year elections and current premiums (based on your status, 15 – 19 years of service or over 20 years of service):



Please ignore the “Header” information you will see at the top of the next page once you select “Open Enrollment”. That information applies only to active employees and cannot be changed to reflect information for retirees only.

*If you do NOT wish to make changes, select No Changes next to each benefit and continue.*

*If you wish to make changes for the 2021 Plan year, you must select the **Open Enrollment** option (see above).*

- To make changes in the medical plan (i.e. CDHP, HMO/Vantage plan, POS plan or PPO Plan) or your coverage level, select “Make New Election” (see below)
- If changing Medical coverage, when you select the **Medical plan** you want, you must also choose the coverage level. Due to system requirements, retirees are referred to as “employees” in this program. Select the appropriate coverage level from:
  - *Employee only (= retiree only)*
  - *Employee and spouse (= retiree and spouse)*
  - *Employee and child (= retiree and child)*

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- *Employee and children (= retiree and children)*
- *Family (= retiree, spouse and at least one dependent child)*

- If you are covering a dependent previously covered, select **“Add coverage”** and choose the dependent(s)
- If you are adding a dependent, you must select **“Add new dependent”** at the bottom of the page. You will be prompted to enter their date of birth and their social security number along with some additional information.
- If you are adding a dependent to both Medical and Dental coverage you must **“Add new dependent”** under each option separately and make sure their name is showing under the line at the bottom of both plan pages.

Benefit	Current Election	New Election
HEALTH INSURANCE	OPTIMA HMO - RETIREE OVER 20 YEARS - EMPLOYEE ONLY \$57.08   <a href="#">details</a>	Election Not Made <a href="#">Decline benefit</a>   <a href="#">No changes</a>   <a href="#">Make New Election</a>
DENTAL INSURANCE	DENTAL - RETIREE OVER 20 YEARS - EMPLOYEE ONLY \$13.92   <a href="#">details</a>	Election Not Made <a href="#">Decline benefit</a>   <a href="#">No changes</a>   <a href="#">Make New Election</a>
VISION INSURANCE	VISION - RETIREE - EMPLOYEE ONLY \$4.36   <a href="#">details</a>	Election Not Made <a href="#">Decline benefit</a>   <a href="#">No changes</a>   <a href="#">Make New Election</a>

[Continue](#)

*To the right is an example of some of the coverage levels showing under the HMO/Vantage plan. You will see similar options under the other available plans. Select the desired coverage level then proceed to enter your dependent information if applicable.*

HMO

- OPTIMA HMO - RETIREE OVER 20 YEARS - EMPLOYEE ONLY  
Employee Cost \$61.36
- OPTIMA HMO - RETIREE OVER 20 YEARS - EMPLOYEE & SPOUSE  
Employee Cost \$225.56
- OPTIMA HMO - RETIREE OVER 20 YEARS - EMPLOYEE & CHILD  
Employee Cost \$140.32
- OPTIMA HMO - RETIREE OVER 20 YEARS - EMPLOYEE & CHILDREN  
Employee Cost \$215.92
- OPTIMA HMO - RETIREE OVER 20 YEARS - EMPLOYEE & FAMILY  
Employee Cost \$532.04

HI DEDUCT HEALTH PLAN

Decline  
[Add new dependent](#)

**Coverage must be added for exactly 1 dependent.**

There are no dependents to display.

[Continue](#) [Cancel](#)

### **Important Notes:**

If you are unable to proceed with your enrollment – there should be an “error message” telling you why (such as: *“you need to list at least one other dependent for this coverage level”* or *Social Security number is required, etc.*) – *see picture on the next page for example.*

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The screenshot shows three benefit options:

- OPTIMA HMO - SM - EMPLOYEE & CHILD  
Annual Costs: Employee Cost \$1,071.36  
Pay Period Costs: Employee Cost \$44.64
- OPTIMA HMO - SM - EMPLOYEE & CHILDREN  
Annual Costs: Employee Cost \$1,649.28  
Pay Period Costs: Employee Cost \$68.72
- OPTIMA HMO - SM - EMPLOYEE & FAMILY**  
Annual Costs: Employee Cost \$4,224.96  
Pay Period Costs: Employee Cost \$176.04

Below the options is a "Decline" button and an "Add new dependent" link. A red arrow points to the "Add new dependent" link. Below this is a red error message: "Coverage must be added for at least 2 dependents." Below the error message is the text "There are no dependents to display." At the bottom are "Continue" and "Cancel" buttons. A green arrow points from a text box to the error message.

*This is an example of an "error message" that won't allow you to continue without adding your dependents, based on the coverage level you selected.*

When you enter your dependent information and have to identify the "relationship" you will see options such as parent, sibling, partner which are **not available for coverage under benefit plans listed under ESS**. (That information is only available for other purposes.) Also note:

**Same sex marriage** – dependent should be listed as "spouse"

**Grandchild** (who is covered as a legal dependent with guardianship documentation – should be listed as "child")

Example:

The screenshot shows the "Add new dependent" link circled in red. Below it is a red error message: "Coverage must be added for exactly 1 dependent." Below the error message is the text "There are no dependents to display." At the bottom are "Continue" and "Cancel" buttons.

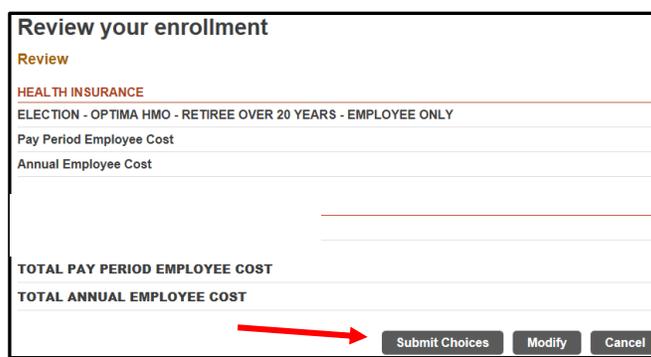
When all desired covered dependent names are **appearing below the line on the page for that benefit option, select continue.**

**Proceed ("Continue") through both benefit options available** – if selecting Medical and Dental coverage, make sure the dependent information is showing below the line at the bottom of the page for **BOTH of the desired benefits!** Listing them under one benefit such as Medical, does **not** automatically cover them for dental coverage.

## ESS Online Benefit Enrollment Guide for Retirees and COBRA Participants

Once you have entered your elections or changes for Medical and Dental Coverage, you will see the option to **review your elections** and make any corrections prior to **submitting your elections**. Make sure you get to the green check mark saying you have submitted your changes successfully! If you do not – your elections will not get made.

New enrollments will NOT be accepted to the PPO Medical Plan. Likewise, if you move from the PPO Medical plan to any other health plan, you will not be able to enter the PPO Medical plan in the future. If you drop retiree Medical or retiree Dental coverage, you will must provide proof of continuous medical coverage if you wish to re-enroll in the plan in the future. Please check your enrollment selections carefully before submitting your elections. Medicare eligible retirees are not eligible to enroll in City benefits.



Review your enrollment

Review

HEALTH INSURANCE

ELECTION - OPTIMA HMO - RETIREE OVER 20 YEARS - EMPLOYEE ONLY

Pay Period Employee Cost

Annual Employee Cost

TOTAL PAY PERIOD EMPLOYEE COST

TOTAL ANNUAL EMPLOYEE COST

Submit Choices Modify Cancel

### NOTES:

- If you are enrolled in retiree Davis Vision Coverage, you must send the **entire year's premium payment to:**

**City of Chesapeake**  
**Finance Department, 5th Floor**  
**306 Cedar Road**  
**Chesapeake, VA 23322**

Checks which should be made payable to City of Chesapeake, **are due November 9, 2020.**

- If your medical and dental insurance premiums are currently deducted from your VRS pension check and you change your election, a **revised VRS-78** form will be required. The form should be submitted to City of Chesapeake, Finance Department, 5<sup>th</sup> floor, City Hall, 306 Cedar Road, Chesapeake, VA 23322 by **October 30<sup>th</sup>, 2020.**