Chesapeake VIRGINIA

Open Enrollment Frequently Asked Questions

Flexible Spending

1. What is the maximum age of a qualified dependent for the dependent FSA?
    Answer: You can use your dependent care FSA to pay for the eligible dependent expenses of a qualifying child or relative, as defined in [Internal Revenue Code Section 152](#). Generally speaking, a qualifying child or relative is:

    *   Your child under the age of 13
    *   Your spouse, adult relative or adult child who is physically or mentally incapable of self-care

Pharmacy/Medical

2. Is there a recourse for the National Preferred Formulary?
    Answer: An employee's physician can request an exception if the employee is unable to take a medication on the National Preferred Formulary for medical reasons.

3. How is the City doing on requesting that all plan participants select a Primary Care Physician (PCP)?
    Answer: Selecting a PCP has not been problematic for plan participants.

Vision

4. Is the vision benefit offered to retirees over the age of 65?
    Answer: No, benefits are only offered to pre-Medicare retirees

Wellness

5. Does the $300 wellness incentive have the same restrictions as a FSA?
    Answer: yes

6. Will the wellness incentive be credited on my current FSA card?
    Answer: Yes

7. Is the Omada program offered to retirees?
    Answer: Yes

8. Is the Omada program for spouses and/or children?

Answer: At this time, the Omada program will only be offered to employees and retirees.

Long Term Disability

9. How do I enroll in Long Term Disability (LTD)? Do I have to re-enroll?
   Answer: If you are in Virginia Retirement System Plan 1 or 2, you are automatically enrolled in a base LTD plan which provides two years of coverage at 40% of an employee's base pay after a 180 day waiting period. Employees can request enhanced coverage to 60% income protection to normal social security retirement age after a 90 day waiting period. Employees can enroll in Employee Self Service, https://ess.cityofchesapeake.net. Employees in the Hybrid plan are automatically enrolled in short and long term disability.