

## 2023 Open Enrollment FAQs

**Q: What are the Open Enrollment dates?**

A: October 17, 2022 – November 4, 2022

**Q: When will the changes be effective?**

A: All changes made during open enrollment will be effective January 1, 2023. The first payroll deduction will be on the December 2022 paycheck.

**Q: Is there anything new/different this year?**

A: Because we realize no two employees are alike, we are providing employees with multiple enrollment options this year.

- **In Person Meetings:** The one-on-one in-person enrollment allows you to meet individually with an American Fidelity account manager to enroll in the benefits that best meet your needs.
- **Virtual Meetings:** The one-on-one virtual enrollment allows you to meet individually with an American Fidelity account manager to enroll in the benefits that best meet your needs.
- **Online Enrollment:** Through AFenroll®, you can enroll on a secure online system that is accessible from any desktop browser.
  - **\*If you will be adding a new dependent to either Medical, dental, or vision coverage, you will not be able to utilize the self-enroll option since document verification is required for adding a new dependent.**

**Q: Do I need to meet with American Fidelity during the enrollment?**

A: You will continue to complete your health and/or supplemental benefit enrollment through AFenroll®; however, you may choose to meet one-on-one with a representative or complete your enrollment online.

**Q: If I opt-out/waive medical coverage, do I need to complete AFenroll®?**

A: It is important that all employees complete their enrollment in AFenroll®, regardless of whether you have health benefits through Cajon Valley Union School District. Employees who waive district benefits will need to complete waiver in AFenroll® and provide proof of other coverage.

**Q: When will appointments be available with American Fidelity?**

A: The enrollment will begin 10/17/22 and continue through 11/4/22. American Fidelity representatives will be at all district sites to make enrollment as convenient as possible.

**Q: What will be covered during the one-on-one meeting with American Fidelity?**

A: American Fidelity will confirm your medical, dental, and vision benefits for the upcoming plan year. They will also review pre-tax options, including Flexible Spending Accounts. You must sign a new pre-tax election form with American Fidelity to continue receiving pre-tax benefits.

**Q: What do I need to bring to my appointment with American Fidelity?**

A: You will need dates of birth and social security numbers for dependents who are being covered on your benefits. If you are adding a spouse or dependent child, **additional documents will be required**. If you will be adding a new dependent to medical, dental, or vision coverage, you will not be able to self-enroll and will need to schedule an appointment with an American Fidelity representative to provide the appropriate dependent documentation. If waiving medical coverage, you will need to show proof of other coverage.

**Q: Will I have the option to find out more about additional supplemental benefits?**

A: **Yes**, you'll be able to learn more about benefit options that could be important to you and your family such as disability insurance, life insurance, annuities, and accident protection.  
*There is no obligation to purchase supplemental insurance from American Fidelity.*

**Q: What are acceptable forms of supporting documents to add dependents?**

A: Supporting documentation for adding new dependents may include:

Eligible Dependent Type	Document
Legal Spouse	<ul style="list-style-type: none"><li>• Government-issued Marriage Certificate</li></ul>
Domestic Partner	<ul style="list-style-type: none"><li>• Registered Certificate of Domestic Partnership issued by the State of California</li></ul>
Biological Child	<ul style="list-style-type: none"><li>• Government-issued Birth Certificate</li></ul>
Adopted Child	<ul style="list-style-type: none"><li>• Government-issued Birth Certificate</li><li>• Legal Adoption Certificate/Order</li></ul>
Stepchild	<ul style="list-style-type: none"><li>• Government-issued Birth Certificate</li></ul> <p style="text-align: center;">AND</p> <ul style="list-style-type: none"><li>• Employee's Government-issued Marriage Certificate</li><li>• Employee's Registered Certificate of Domestic Partnership issued by the State of California</li></ul>