

# Open Enrollment Frequently Asked Questions

## 1. Who do I contact if I cannot log in to ESS?

The Benefits department can be reached by emailing [Benefits@knoxcounty.org](mailto:Benefits@knoxcounty.org) or calling 865-215-3800. You can also click “Forgot Password” on the Employee Self Service portal and a password hint and reset link will be emailed to the primary email address on file (where you receive your paycheck information).

## 2. When do my elections go into effect?

Your enrollment choices go into effect on January 1, 2025.

## 3. Do I have to complete open enrollment even if I do not want benefits?

Yes. All benefits-eligible teammates should elect or decline benefits during open enrollment. You must also choose at least one life insurance beneficiary for your employer-sponsored coverage during each open enrollment period. If you do not elect benefits, you will not have coverage and will still be asked to submit your life insurance beneficiary information. If you do not actively decline benefits, we will continue to remind you to make your selections and will still ask that you submit your life insurance beneficiary information.

## 4. What has changed from 2024 benefits?

There will be NO premium increases for medical/pharmacy, dental or vision coverage. Symetra has removed the 7x current salary stipulation for employee supplemental life insurance. However, you are still unable to increase coverage by more than one step without an [Evidence of Insurability](#). The IRS has increased the minimum deductible for high deductible health plans (HDHP). Therefore, the deductibles for Option 1 are increasing to \$1,650 for employee only and \$3,300 for family. The IRS also increased the HSA/FSA maximum limits. Those changes are reflected in the [2025 Benefits Guide](#).

## 5. Will I receive a physical guide for open enrollment?

2025 Benefits Guides will be digital only, so you will not receive a physical guide. You do have the option to print the guide at a computer.

## 6. Where can I go to find more information on benefits offerings and coverage?

This year we have created a webpage specifically for open enrollment. This allows you to find everything you need to know about open enrollment in one place. Visit [knoxcounty.org/openenrollment/](https://knoxcounty.org/openenrollment/) for more information. You can also visit our website at [www.knoxcounty.org/benefits](https://www.knoxcounty.org/benefits) for more information on current benefits offerings, health care savings tips, independent imaging facilities, telemedicine and more. These websites should be used in conjunction with your [2025 Benefits Guide](#).

## 7. Is the Benefits Department offering information sessions?

Some department administrators and HR offices will be able to assist with general enrollment instructions. If you have Teams available on your computer system, the Benefits Department staff can also assist you remotely with just a few clicks of the mouse. This is a very easy and convenient way for us to screen share and help you through enrollment. Email [benefits@knocounty.org](mailto:benefits@knocounty.org) for more information or to request a remote assistance session. In-person assistance will be available by appointment only.

[Click here to access the ESS enrollment instruction sheet.](#)

### **8. I am retiring in December. Do I need to complete open enrollment?**

Not necessarily, but we do recommend that you complete the enrollment just in case any unforeseen issues arise that may delay your retirement. If the retirement goes through before 01/01/2025, your elections will not go into effect.

### **9. My baby is due after January 1st. Should I enroll the baby now?**

No. After the baby is born, you have 30 days to notify our office of the qualifying life event. You can do that through your Employee Self Service portal on the Life Events page under the Benefits tab. This allows us to open an enrollment window for you to make changes to your 2025 benefits.

### **10. Who can I add to my benefits plan?**

Only legal qualifying dependents can be added to your benefit plans. Teammates with newly added participants to the medical plan may be asked to provide dependent verification documents. You can, however, elect a non-dependent eligible person to be your life insurance beneficiary. [Click here for a list of dependent eligibility documentation options.](#)

### **11. What if I don't have a computer or internet access?**

Check with your department administrators or HR office for computer and internet access. You can also call the Benefits department at 215-3800 to schedule an appointment for help with enrollment or visit your local public library to access a computer with internet.

### **12. What is a medical Flexible Spending Account (FSA) and how does it work?**

If you are new to the idea of a flexible spending account, click the following link to watch a brief video explaining the benefits of enrolling in this plan: [What is an FSA \(Flexible Spending Account?\)](#)

Please note, you do not have to be enrolled in Knox County's health plan to enroll in a flexible spending account through Knox County.

### **13. What is a Health Savings Account (HSA) and how does it work?**

If you are enrolled in Knox County's High Deductible Health Plan (Option 1), you are eligible to participate in a Health Savings Account (HSA) through TASC.

An HSA allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for healthcare expenses or as a retirement savings tool. This plan offers more tax savings than a traditional 401(k) or Roth IRA, making it a powerful option for diversifying your retirement portfolio.

The IRS allows you to contribute the maximum annual contribution as long as you remain eligible through December 31 of the following year. If you are concerned that you may not remain eligible for the entire period, you may wish to prorate contributions based on the number of months you are HSA eligible.

On a high deductible health plan (HDHP), when you need care, you pay for most services out of your pocket until you reach your deductible. One exception is in-network preventive care covered under the ACA which is covered at 100% on a HDHP. The out-of-pocket maximum is the most you'll pay in a plan year for services covered by your plan. Once this limit is reached, the plan pays 100% for covered services for the rest of the year.

Visit [www.knoxcounty.org/benefits](http://www.knoxcounty.org/benefits) for more information and review the HSA FAQ [here](#).

**14. Can I increase my life insurance?**

During open enrollment, current teammates can enroll in the minimum \$15,000 coverage or increase current coverage by one step without an EOI medical form. Generally, changes greater than one coverage step require submission of an EOI form and approval by the carrier. If you decline coverage during open enrollment and experience a life event in 2025, check with the Benefits team on enrollment options.

**15. How do I update my beneficiaries for my final paycheck or retirement?**

Contact Knox County Payroll to name or change a final paycheck beneficiary at (865) 215-3573 or [knoxpayroll@knoxcounty.org](mailto:knoxpayroll@knoxcounty.org). Contact Knox County Retirement to name or change retirement beneficiaries at (865) 215-2323 or [retirement@knoxcounty.org](mailto:retirement@knoxcounty.org).

**16. How do I enroll in a YMCA membership?**

You may join or cancel a YMCA membership at any time. Simply visit a local YMCA location and provide a copy of your employee ID or paycheck stub. Their staff will send your information to our office once signed up.

**17. Can I cancel my NFC membership at any time?**

No. Enrolling during open enrollment locks you into a one-year membership. The membership will only be canceled if you leave employment with Knox County.