

Frequently Asked Questions and Answers

1. Q: I heard that our Open Enrollment this year is online. What is the website I go to?

A: Our 2019 Open Enrollment will be done via the Cigna Guided Solutions (CGS) website: <https://www.cgsmarketplace.com>.

2. Q: What is my user ID and password for the Cigna Guided Solutions (CGS) website?

A: Your user ID and password for the Cigna Guided Solutions (CGS) website will be the same login that you use in order to access your [MyCigna](#) account. If you have never accessed the MyCigna site before, then you can register for a username and password in CGS.

3. Q: I don't know what my user ID and password is. Who can help me with that?

A: The site will have options for employees to click either *Forgot Username* or *Forgot Password*. Please follow the prompts to reset your access. If you need further assistance, Please contact Cigna at 1-800-853-2713.

4. Q: I don't have access to a computer. How should I make my open enrollment elections?

A: You have a couple of choices – this year, you can access the CGS Portal from any internet-abled computer (at home, work, library, etc.). You can also access the CGS Portal from your mobile/smartphone device! The Benefits & Wellness staff will be holding “Help Me” sessions throughout the month of November, as well. Please review the “Help Me” schedule available on INET for details. **The Benefits & Wellness staff will NOT be able to process your enrollment for you, have access to your username and password, nor be able to reset your user account. Please have your login information before arriving to one of the “Help Me” sessions.**

5. Q: Do I need to show proof that the family members I enroll on my insurance are legal dependents if I am adding them to my insurance and they were not covered last year?

A: Yes. We continue requiring all employees to provide proof of eligibility for all dependents that are added to your insurance plans. You only have to do it for new dependent additions. This proof consists of birth certificates, marriage licenses, legal guardianship papers, adoption papers or a copy of the first page of your last year's tax form with the names listed on it and the signature page or electronic submission confirmation page. **Please note that any newly added dependents in the CGS portal will remain under pending status for benefits (e.g. medical, dental, vision, etc.) until dependent verification is provided. If dependent verification is not provided to the Benefits & Wellness staff by the end of the year, the newly added dependent will be dropped.**

6. Q: What do I need to do if I wish to continue participating in the Flexible Spending Account or Health Savings Account for 2019?

A: Please log into the CGS Portal to re-enroll. It is required that you enroll every year FSAs and HSAs.

7. Q: How do I sign up or change voluntary benefits like the Cigna accident and critical illness with cancer products?

A: Enrollment for Cigna's Accidental and Critical Illness with Cancer products will be available by logging into the CGS Portal during Open Enrollment time.

8. Q: The Flexible Spending Account currently has a debit card for me to pay for my medical services without having to submit claims. Will this continue?

A: Yes. Again this year the participants in the Flexible Spending will receive a debit card that they will use to pay for services without the need of having to file claims*. Only IRS eligible expenses will be allowed when you use the flex spending debit card. If you wish to continue your FSAs during 2019, you must re-enroll via the CGS Portal.

9. Q: If I go for a preventive screening will my procedure be covered at 100% since the new Healthcare Reform law has passed?

A: If you go for a preventive procedure and the doctor bills it as preventive then you will not have a co-pay or co-insurance. If during the procedure the doctor finds something that will need treatment then most likely the procedure will be covered as medical with your deductible and co-insurance.

10. Q: Where can I find the premium rates?

- In the 2019 Open Enrollment Guide, page 6.

11. Q: When will the first premium be deducted from my paycheck?

A: The first premium will come out of your January 5, 2018 paycheck, which is the first paycheck in the new benefit year.

*If you are currently on or will be electing the Cigna Quality Connect (High Deductible Health Plan) for 2019 and plan to enroll for the Healthcare Flexible Spending Account (FSA), please note that your FSA will be a *limited FSA*. That means that you will only be able to use the funds for eligible dental and vision expenses and will *not* be given a debit card.