

Open Enrollment Frequently Asked Questions

1. Who do I contact if I cannot log in?

The Benefits department can be reached by emailing 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, 2023.

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

Yes. All benefits-eligible employees 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 2022 benefits?

There will be NO premium increases for medical/pharmacy, dental or vision coverage. The only rate change you will see in 2023 is a \$2.50 increase per pay period for the Employee +1 rate for the NFC/Court South gym membership.

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

You can visit our website at www.knoxcounty.org/benefits for more information on current benefits offerings, health care savings tips, independent imaging facilities, telemedicine and more. The website should be used in conjunction with your [2023 Benefits Guide](#). You should receive a hard copy of the guide from your department administrators prior to open enrollment. There is also an electronic version of the guide available on our website.

6. Is the Benefits Department offering information sessions?

The Benefits department will not be offering open enrollment information sessions. Some department administrators and HR offices will be able to assist with general enrollment instructions. If you have Windows 10 or 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 for more information or to request a remote assistance session. In person assistance will be available on a limited basis by appointment only. [Click here to access the ESS enrollment instruction sheet.](#)

7. 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 01/01/2023, your elections will not go into effect.

8. 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 2023 benefits.

9. Who can I add to my benefits plan?

Only legal qualifying dependents can be added to your benefit plans. Employees 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.](#)

10. 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.

11. What is a medical flexible spending account 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.

12. Can I increase my life insurance?

During open enrollment, current team members 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 2023, check with the Benefits team on enrollment options.

13. 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. Contact Knox County Retirement to name or change retirement beneficiaries at (865) 215-2323 or retirement@knoxcounty.org.

14. 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.

15. 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.