



2026 Open Enrollment Frequently Asked Questions (FAQs)

Enrollment

Q: What happens if I do not enroll during the Open Enrollment Window? A: If you do not enroll by November 30th, 2025, your current benefit plan elections and coverage will carry over to next year except your FSA elections. You must make new FSA elections annually.

Q: Where and when do I make my elections?

A: Between November 1st and November 30th, 2025, you will login into your New World eSuite in the HR Portal. This system can only be accessed through a city computer or while on the City's VPN. Once in the system, you will click on My HR -> Open Enrollment.

Follow the instructions to enroll. If you have forgotten your username or password, go to <https://selfservice.albanyny.gov/> while at a work computer or kiosk only.

Click on the eSuite HR Portal and click on "Login to My Account", then go to "Forgot Username?" and click on "Retrieve Username." Follow the prompts.

Q: What changes can I make during Open Enrollment?

A: The Open Enrollment period is the only time during the year without a qualifying event that you can:

- Add, change and/or remove medical, dental and/or vision coverage.
- Add, change and/or remove coverage for any qualifying dependent.

Note: If you remove dependents from coverage, you will still see them in New World. Dependents cannot be fully deleted from the system, as that would delete all of their benefit enrollment history.

Q: Who is considered a qualifying dependent?

A: Spouses, domestic partners, children (including step children, custodial children, and domestic partner's children) under the age of 26, and disabled children. Disabled dependents over 26 can remain enrolled as long as documentation is provided to the medical carrier.

Q: What is a Qualifying Life Event?

A: Marriage, Divorce, Death, Birth of a Child, Adoption, Custody, Loss of coverage and other coverage. Qualifying events are effective on the date they occur. If you are making changes to your benefit elections as a result of a qualifying life event, proper documentation needs to be provided to Human Resources within 30 days of the event.

Q: How can I find out which plan I am currently enrolled in for 2025?

A: You can verify your current plan by logging into the New World eSuite system. This system can only be accessed through a City computer or while on the City VPN. Once in the system, you will click on My HR Benefits to view your current elections.

Computers are available for use in the Office of Human Resources, Monday – Friday from 8:30 a.m. until 5:00 p.m.

Q: What documentation do I need to put my dependents on my health insurance?

A: Human Resources will need to be provided the following documentation in order to add qualified dependents:

- a. Spouses: Social Security number and marriage license or certificate
- b. Domestic Partners: Social Security number and domestic partner certificate
- c. Children: Social Security number and birth certificate, adoption order, and/or custodial order

Note: If adding domestic partner's children please also provide your domestic partner's tax returns proving they claim their children as dependents.

Q: I am a recent new hire. Will I have 2 enrollment opportunities? One for 2025 and another for 2026?

A: As a recent new hire, you will have 2 enrollments to process. You will first make your 2025 elections via a paper application as part of your onboarding meeting. Your coverage will start the first of the month following your date of hire.

If you have changes to make to your insurance, then during the month of November, you will want to log in to eSuite and make new Open Enrollment elections. These changes will be effective January 1, 2026.

Q: What if I am not making any election changes for 2026?

A: You should still access New World eSuite in order to review your current elections and ensure that all information is accurate. If you do not enroll by November 30th, 2025, your current benefit plan elections and coverage will carry over to next year except your FSA elections. **You must make new FSA elections annually. If you do not re-enroll in the FSA you will lose it in 2026.**

Q: Will I receive a new medical ID card if I switch medical plans?

A: Yes, if you switch medical plans, you will be sent a new medical card from the new provider. Cards are sent during the month of December, with the intent that you receive them prior to January 1, 2026.

Q: If I do not switch medical plans, will my current medical ID card still be valid for 2026?

A: Yes, your current medical card will still be valid during 2026 if you do not change your plan, unless you add or remove a dependent under your medical plan.

Q: Who do I contact for assistance?

A: Please contact Human Resources at 518-434-5049 or email hr@albanyny.gov

Plan Information

Q: Which health insurance plan is best for me?

A: To decide which insurance plan best suits you and your family's needs, review the health insurance plan summaries for each provider.

Q: I lost my current medical/prescription/dental/vision plan ID card. How can I obtain a replacement card?

A: You can obtain a new member ID card as follows:

1. CDPHP
 - a. Call CDPHP at 518-641-3140 and request they mail you a new card.
 - b. You can log into your CDPHP account and download a digital card immediately.
2. Anthem
 - a. Call Anthem at 844-235-4454 and request they mail you a new card.

- b. You can log into your Anthem account and download a digital card immediately.
3. Delta Dental
 - a. Login to your Delta Dental account at www.deltadentalins.com. Select My ID Card in the left column. Delta Dental can be contacted at 800-932-0783.
4. Davis Vision
 - a. Davis Vision does not provide ID cards. The Optometrist will locate your insurance details by contacting Davis Vision directly using your SSN for verification.

Q: Does CDPHP and Anthem plans have the same provider network? A: No, CDPHP HMO is a local provider network and Anthem PPO is a national provider network.

Q: How long can my children be enrolled on my benefits?

A: This varies depending on the type of coverage:

- a. Medical: Children will be covered until the end of their birth month when they turn 26. For example, a child turning 26 on January 13th will be covered until January 31st. Once the child has turned 26, they will be offered the option to continue on the City of Albany's Coverage through COBRA.

COBRA Coverage would allow the dependent to stay on the plan until they turn 29, but they are responsible to pay 100% of the monthly premium. This coverage can be cancelled by the dependent at any time within this 3-year period.

- b. Dental/Vision: Children will be covered until the end of their birth month when they turn 19, unless they are a full time student. A full time student can stay on the plans until they are no longer a full time student or the end of month when they turn 26, whichever comes first.

To keep a child who is a full time student enrolled in your benefits you must provide Human Resources with documentation showing proof of full time student status every semester. A full time student is consider a student with 12 or more credits every semester. Documentation of full time student status can be obtained through the school's registrar's office. **Full time, enrolled, college age dependents will only be insured during the months they are in school. College age dependents will not be covered between semesters or once they turn 26.**

Q: What does pre-tax and post-tax mean?

A: Pre Tax: This deduction is taken out before taxes are applied to your remaining income (which means you pay less taxes).

Post Tax: this deduction is taken out after your total gross income is taxed. Many do thsi to reduce their overall tax burden come tax season.

Q: What happens to my insurance when I retire?

A: There are many differences for retiring employees and their plans. Please reach out to Human Resources to discuss your retirement insurance options.

Q: What if I already have health insurance coverage?

A: An employee who has or is eligible for health insurance coverage with the City and can show adequate coverage, is eligible for a buyout.

- Buyouts are paid in two installments for the paychecks following June 1, 2026 and December 1, 2026.

- All individual buyouts are \$1,500
- All family buyouts covered by the City of Albany plans are \$3,000 (excluding PBA and APOU Non-sworn members).
- All family buyouts covered under alternative (non-City) plans are \$5,000

Q: Can I enroll in Dental and Vision if I receive the Health Insurance Buyout?

A: Yes, the buyout is only tied to the medical plans. You are still eligible to enroll in dental and/or vision coverage.



The Office of Human Resources is available
Monday – Friday 8:30am-5:00pm, City Hall
Room 301

Call or email us with questions! 518-434-5049
hr@albanyny.gov