2027 BENEFITS OPEN ENROLLMENT CHECKLIST

Questions? Contact Human Resources at (319) 286-5000 or email HR_Benefits@cedar-rapids.org

☐ Timeline

- Your **Effective Date** of benefits will be **January 1, 2027.**
- The open enrollment window will be October 26 through November 13, 2026.
- If you **do not** complete an Enrollment Event, your 2026 medical, dental, and vision elections will carry forward into 2027, except for flexible spending. Your next opportunity to change benefits is 2028 Annual Open Enrollment, or a qualifying life event.

☐ City Benefits Microsite

- Employees will be able to access all of their benefits enrollment materials, including their Open Enrollment Packet, on the **Benefits Microsite** : **https://cedar-rapids-benefits.com**
- The site is accessible from home or work.
- **NEW Vision Plan:** Employees may enroll in the same vision plan offered this past year, or a new "buy-up" plan that covers frames every calendar year vs every other calendar year. See your open enrollment packet for additional details including coverage and premiums.
- **Non-Bargaining, AFSCME, Joint Communications, Library**: The employee cost share of the total premium will increase by 10% in 2027 for the Traditional POS and HMO medical plans, and 1% for the Choice POS medical plan. Be sure to review premiums when enrolling.

*** Enrollment through NEOGOV must be completed on a computer and not through the phone app.**

☐ NEOGOV Portal

- **City Employees:** if you have a @cedar-rapids.org email address, use the **NEOGOV Login** : **https://login.neogov.com** and select SSO, then use company code: "cedarrapids". No password is needed.
- **Airport & Library Employees:** use the **NEOGOV Login** to input your username and password. Your username is your work email (@flycid.com OR @crlibrary.org). If you forgot your password, use the "I forgot my username or password" link on the sign in screen.
- **Questions?** Contact Human Resources at (319) 286-5000 or **HR-Neogov@cedar-rapids.org**.

☐ Update Dependents & Beneficiaries

- Review/update your dependents and beneficiaries prior to making benefit elections
- Select Benefits > Dependents & Beneficiaries
- Select View/Edit Info for existing dependents to ensure all information is present/accurate
- Select Add New Contact > and include the required information based on type of contact

☐ Open Enrollment/Benefit Elections

- Select Benefits > Open Enrollment > Start Open Enrollment
- Use the **Benefits Microsite** for specific instructions on 2027 plan options.
  - **Dependent Changes:** If adding/removing a dependent from coverage make sure to check or uncheck their name under each benefit at the bottom of the page next to their name.
  - **Wellness Discount:** if you have completed 1,500 points for the Wellness Program by 11/30/2026, choose the "with wellness" coverage tier when electing your medical benefit enrollment. If you are unsure, choose without wellness as the City will confirm your participation with Wellmark regardless.
  - **Flexible Spending:** if electing coverage, you will **not** need to select your family members under this benefit in NEOGOV, only the employee name needs to be selected
- Once complete it will be sent to HR for processing.

☐ Additional Forms

- Specific Carrier Forms will be initiated by HR after review of your benefit elections. An email notification will be sent when the forms are available for you to complete:
  - Example: Flexible Spending (Dependent Care/Health Savings)

☐ Voluntary Products

- During the open enrollment window, you may also enroll in Voluntary Products offered by The Hartford.
- Products include: Critical Illness, Hospital Indemnity, and Accident Insurance.
- This is a great opportunity to help offset some of your healthcare costs. If you qualify for their Wellness benefit, it may offset a significant amount of your premiums.
- Premiums for voluntary products are 100% paid by the employee through payroll deduction.
- Enrollment will be directly through **NEOGOV**, see the **Benefits Microsite** "Other Benefits" section for more information.

☐ Flexible Spending Account

- You may enroll in a flexible spending account and have the full annual amount of contribution available for use on the 1st day of the year for eligible medical expenses. This can help if you have high cost prescriptions, for example, and hit your out of pocket maximum early in the year, or you are switching plans where your out of pocket maximum is increasing.
- Flexible spending contributions are on a pre-tax basis, reducing your taxable income.