



## Self-Service Benefits FAQs For Active Employees

### 1. What is MCG HR Self-Service Benefits?

MCG HR Self-Service Benefits is the web-based application that allows you to view your current year's benefit plan, options, coverage and rates. It also enables you to make your benefits changes for yourself and your dependents for the upcoming plan year.

You can make your changes 24/7 from home or at work as long as you have Single Sign-On. If you have forgotten your password, you can visit [www.montgomerycountymd.gov/mcg/password](http://www.montgomerycountymd.gov/mcg/password) to reset it.

### 2. I need help using the system; what should I do?

If you need help using Self-Service Benefits, review Self-Service Benefits Online Instructions that describe such scenarios as how to add or delete a dependent, print/save a confirmation statements, and more.

### 3. Why do I need to add my dependents first?

Your eligibility for coverage for the various benefit plans and options is based on your number of qualified dependents. Without all of your dependent information added first, you are only eligible for "Self" coverage and cannot choose "Self+1" or "Family" levels of coverage.

### 4. Can I add my dependents later?

Yes, but if you do, you must reselect your benefit elections, including your dependents. It's much easier to add your dependents first!

### 5. What should I do if I have no changes for the next plan year?

Nothing, unless you are eligible for and want to enroll/re-enroll in a Flexible Spending Account (FSA). The FSA is the only benefit that does not automatically continue from year to year; you must re-elect to participate in the FSA every year. You can also go online and print your confirmation statement for next year, even if you make no changes.

## 6. Why do I see “Suspended” and “Interim” after I have made my changes for the next plan year?

Your current 2025 plan year elections (the elections you have in place as of today) are considered “interim.” Your requested 2026 Open Enrollment changes will be “suspended” if supporting documentation is required (marriage certificate, dependent birth certificate, Statement of Health). If you provide the required documentation by the October 24, 2025 Open Enrollment deadline, your requested changes will be effective on January 1, 2026. If you do not provide the required documentation by the deadline, then your benefits will default to your “interim” status for the 2026 plan year. To confirm which Open Enrollment changes require dependent verification, see the [Required Documentation During Open Enrollment flyer](#) on the [Open Enrollment website](#).

## 7. Why do I see different “Coverage Start Dates”?

To explain this, let’s look at an example. If someone changed plans or enrolled for the first time for 2026, the coverage start date will be shown as 01-Jan-2026; otherwise, the start date will be 01-Jan-2011 (the date the Self-Service System was introduced) or the last time the person made a change to that benefit after the System was introduced (such as 01-Jan-2012). No start dates will reflect participation prior to 01-Jan 2011.

## 8. After I have made selections for the next plan year during Open Enrollment, can I make more changes or correct something online?

Yes, if you make a mistake, you can change your elections, as long as you do so before the Open Enrollment deadline. However, you should plan ahead. If you are also required to provide additional documentation (such as a birth or marriage certificate), you must submit those so they are **received** by the deadline.

**Tip:** If you are adding or deleting a dependent and need to order a birth, marriage, divorce or death record, contact the vital records department for your state, available on your [Open Enrollment Website](#).

## DEADLINE

All Open Enrollment submissions—online or paper—must be **received** by the 5 p.m. ET Open Enrollment deadline shown in all of your materials and on the [Open Enrollment Website](#). This includes any required supporting documentation, such as certificates of birth or marriage to add a dependent. Supporting document submissions received after the deadline will not be accepted or processed.