

# WELCOME TO OPEN ENROLLMENT

**The Annual Open Enrollment Period is October 28 - November 15, 2024.** During this time, we recommend that you review your personal information, the benefits being offered by Howard County Public School System (HCPSS), and the plans you are enrolled in, to determine if you would like to make any changes.

HCPSS is pleased to announce that we will continue to offer employees a comprehensive benefits program in Plan Year 2025. Please review the Employee Benefits Guide for details about the plans we offer.

As you proceed with making your Open Enrollment elections, it is important that you read the instructions set forth on each of the Open Enrollment pages as they contain information with regards to eligibility, enrollment, and changes to benefits.

## IMPORTANT NOTE

If you do not wish to make any changes to your medical, dental, vision, short-term disability, long-term disability, critical illness, supplemental life, accident and whole life insurance benefits, your current benefit elections will continue for Plan Year 2025.

*To make changes to your current benefit elections, to update your personal information, or to enroll, please log onto Workday.*

- Log in to Workday.
- Next, enter your Active Directory user name and password.
- Go to your Workday inbox and select the Open Enrollment task.
- Proceed with your Open Enrollment Elections.
- If you made changes to your current benefits, you must click "submit" in order for your changes to take effect.
- Print a copy of your benefits confirmation page for your records.

***You must make new election(s) for the FSA benefits for Plan Year 2025. Your current benefits elections will not carry over to Plan Year 2025.***

- Health Care FSA (maximum is **\$3,300** per calendar year)
- Dependent Care FSA (maximum is **\$5,000** per household)

You can learn more about the HCPSS Benefit offerings by reviewing the Benefits Enrollment Guide which highlights the array of benefits available to employees and by visiting the website [www.hcpss.org/employees/benefits](http://www.hcpss.org/employees/benefits).

The purpose of this Newsletter is to give you basic information about your benefits options and how to enroll for coverage or make changes to existing coverage. This guide is only a summary of your choices and does not fully describe each benefit option. Please refer to your Certificates of Coverage provided by your health plan carriers for important additional information about the plans. Every effort has been made to make the information accurate; however, in the case of any discrepancy, the provisions of the legal documents will govern.

## WHAT'S HAPPENING FOR PLAN YEAR 2025?

The IRS has increased the Health Care Flexible Spending Account maximum to \$3,300 per calendar year, up from \$3,200 in 2024. There are no changes to the Dependent Care Flexible Spending Account maximum.

There are no changes to any of the medical, dental, vision, prescription, Flexible Spending Account, life insurance, or disability insurance carriers for 2025. HCPSS employees will be able to continue the same benefits they enjoyed in 2024 with no changes to our carriers.

### New Hearing Aid Benefits

Effective January 1, 2025, medical plans must cover all medically appropriate and necessary hearing aids for both children and adults, provided they are prescribed, fitted, and dispensed by a licensed audiologist. Coverage includes one hearing aid per ear every 36 months, with a maximum allowance of \$1400 per hearing aid, payable as billed when dispensed by a licensed audiologist. Members may be responsible for any balance billing.

## VIRTUAL BENEFITS FAIRS

HCPSS will be hosting a Virtual Benefits Fair during the Open Enrollment period to offer employees and their families a safe alternative to meet with representatives from the Carriers and the Benefits Office. Employees will have the opportunity to enter a Benefits virtual chat room dedicated to each of the Carriers and the Benefits Office by visiting [www.employeehealthhub.com/hcps](https://www.employeehealthhub.com/hcps) and following the directions for "Accessing Virtual Benefits Fairs." Employees will have the opportunity to meet with representatives real time, to learn more about their benefit options, and ask benefits related questions. **Please note: the chat rooms are accessible to all HCPSS active employees and their families. These are not confidential one on one sessions, so please be mindful of disclosing any personal information. Please see below for specific virtual fair dates and times.**

Wednesday, October 30, 2024	10:30 am-12pm, and 1pm-4:30pm
Thursday, November 7, 2024	10:30 am-12pm, and 1pm-4:30pm
Tuesday, November 12, 2024	10:30 am-12pm, and 1pm-4:30pm

The Virtual Benefits Fair will be accessible by visiting: <https://www.employeehealthhub.com/hcps/>.

## BOARD CONTRIBUTIONS/EMPLOYEE CONTRIBUTIONS

The Board strives to maintain high quality affordable health care options. Premium costs have changed for medical, dental and vision coverage for Plan Year 2025 - please review the rate tables in the Benefits Guide. The contribution share is as follows:

Employee Eligibility	Employee will contribute % to the plan	The BOE will contribute % to the plan
Active Full-time / Part-Time Employees with a Hire Date on or Before 06/30/2011	14%	86%
Active Full-Time / Part-Time Employees with a Hire Date on or after 07/01/2011 and on or Before 06/30/2021	15%	85%
Active Full-Time / Part-Time Employees with a Hire Date on or After 07/01/2021	16%	84%

## ACCESSING CARE IS MORE CONVENIENT THAN EVER

### *Aetna HMO and PPO Plans*

#### **TELADOC**

Teladoc offers the Aetna members the ability to consult with a national network of U.S. board-certified family practitioners, PCPs, pediatricians and internists to diagnose, recommend treatment, and write short-term prescriptions for non-controlled substances, when necessary, 24 hours a day, 7 days a week. Consultations are available by telephone as well as by online video (PCP copay will apply) using [Teladoc.com](https://www.teladoc.com) or through the Teladoc Member mobile app. Teladoc can provide effective resolution to a wide range of common and routine illnesses as an option to receive urgent care services. Some of the more common illnesses that Teladoc handles are Allergies, Bronchitis, Ear Infection, Nasal congestion, and Urinary Tract infection.

### *CareFirst HMO Plan*

#### **CAREFIRST BLUECROSS BLUESHIELD VIDEO VISIT**

CareFirst BlueCross BlueShield Video Visit allows you and your family members to connect with a doctor whenever and wherever you want—without an appointment! Video Visit is perfect when your primary care provider (PCP) isn't available or if you don't have a PCP. You can utilize Video Visit from your computer, tablet or smartphone for health concerns including bronchitis, cough/sore throat, sinus infection, fever, cold/flu, headache, sprains/strains, and more. You can access the Video Visit platform from the CareFirst member website at [www.carefirst.com/needcare](https://www.carefirst.com/needcare). You can also download the CareFirst Video Visit app (iTunes and Android) to see a doctor on their smartphone or tablet. Before the first visit, you will need to register for an account. Upon successful registration, you will receive a welcome email with instructions on how to schedule a visit.

### *VSP Vision Plan*

#### **LASER VISION CORRECTION**

VSP members will receive a discount on Laser Vision Correction surgery. You can receive an average of 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities. After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor.

### *MetLife Supplemental Life Insurance*

HCPSS offers eligible employees to purchase additional life insurance up to 5 times their annual salary for a maximum coverage of \$500,000 and dependent Life Insurance for a flat dollar premium if you elect for supplemental life insurance for yourself.

All eligible employees and dependents must submit a "Statement of Health" form and submit to MetLife by November 30, 2025 for approval/denial of coverage.

## INSURANCE CARDS

Medical, Prescription, and Dental insurance cards will be issued only if you are new to a plan or if you changed your coverage level. As a reminder, there are no ID cards for the Vision Service Plan (VSP).

**You can learn more about the HCPSS benefit offerings by reviewing the [Active Benefits Enrollment Guide](#) and by visiting [www.hcpss.org/employees/benefits](https://www.hcpss.org/employees/benefits).**

## IMPORTANT THINGS TO REMEMBER

- Open Enrollment is **October 28 - November 15, 2025**. All benefit change(s) must be completed by the end date as **Open Enrollment will not be extended**.
- Don't enroll in benefits that you don't use! Schedule your annual exam with your Primary Care Provider today, and get all recommended Preventive Care screenings. There is no copay for Preventive Care.
- Learn more about HCPSS Benefits Offerings by visiting our website at [www.hcpss.org/employees/benefits](http://www.hcpss.org/employees/benefits) and review the Benefits Enrollment Guide.
- All employees must log onto Workday to review/update personal information and to elect/change/cancel benefits. You must click "Submit" on Workday for benefit changes to take effect for Plan Year 2025.
- If you are not making any changes to your current medical, dental, vision, short-term disability, long-term disability, critical illness, supplemental life, accident and whole life insurance benefits elections, they will continue for Plan Year 2025.
- **Your current Health Care and/or Dependent Care Flexible Spending Accounts (FSA) will not carry over to Plan Year 2025. You must make a new election for Plan Year 2025 for Health Care and/or Dependent Care FSA by logging onto Workday.**
- FSA Health Care Debit cards are issued every three years. If your card is less than three years old, your new Health Care FSA election amount will be loaded to your existing FSA debit card. New enrollees will receive a debit card with your new election amount loaded.
- You MUST select a Primary Care Physician (PCP) for the CareFirst BlueChoice HMO Open Access.
- You MUST select a Primary Care Dentist (PCD) under the Aetna DMO plan upon receiving the Welcome Kit from Aetna. Your selection of PCD must be made prior to the 15th of the month, so that you are able to visit the selected PCD by the 1st of the next month.
- If you are applying for Supplemental Life Insurance above the guarantee issue coverage, you must complete a Statement of Health Form and mail it to MetLife by **December 6, 2024**. Your deduction for the additional coverage will begin the first of the month following notification of approval from MetLife.
- You MUST enroll in Supplemental Life for yourself, in order to elect Dependent Supplemental Life.
- If you elect Supplemental Dependent Life, you MUST complete a Statement of Health Form for each of the covered dependent(s) and mail it to MetLife by **December 6, 2024**.
- To enroll in Whole Life Insurance with Long Term Care Rider contact Alicia Kong by phone at (410) 465-3003, or by email at [Alicia.Kong@voyafa.com](mailto:Alicia.Kong@voyafa.com).
- Dependent eligibility verifications will be required for any new dependents added to your benefits during open enrollment. You will receive an information packet in the mail with instructions for providing documentation to verify your dependents.
- Medical, Prescription, and Dental ID cards will be issued only if you are new to a plan or if you changed your coverage level. There is no vision insurance card for the Vision Service Plan (VSP). New members will receive their prescription card in their welcome kit.
- All medical, dental, vision, flexible spending accounts, disability, and voluntary benefits deductions are based on 20 pays.
- All benefits elections take effect on January 1, 2025.
- Payroll Deductions will begin **January 3, 2025**.

### QUESTIONS?

HCPSS Benefits Call Center is available to answer any questions you may have Monday through Friday, 8:30am to 4:30pm. Please call (410) 313-7333; select option 1. A Benefits Office representative will be in touch with you.

You may email the Benefits Office staff at [benefits@hcpss.org](mailto:benefits@hcpss.org)

Drop-In Office Hours are available by appointment on Tuesdays, Wednesdays and Thursdays. Schedule an appointment by calling (410) 313-7333 option 1.