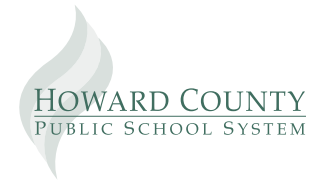


# Welcome to Open Enrollment



**The Annual Open Enrollment Period is October 9–November 3, 2017.** 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 the same comprehensive benefits programs in Plan Year 2018, including: two health maintenance organization plans (HMOs) with Open Access Select Aetna and CareFirst Blue Cross and Blue Shield of Maryland HMO, one preferred provider organization plan (PPO) with Aetna PPO, a prescription drug program with Express Scripts, a dental PPO plan with Delta Dental PPO, a dental maintenance organization (DMO) plan with CIGNA DHMO, and a vision plan with Vision Service Plan (VSP).

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

## IMPORTANT NOTE

If you do not wish to make any changes to your medical, dental, vision, life, supplemental Life and whole life insurance benefits, your current benefit elections will continue for Plan Year 2018.

**You must make new election(s) for the following benefits for Plan Year 2018. Your current benefits elections will not carry over to Plan Year 2018.**

- Healthcare FSA – New FSA maximum is \$2600 per calendar year
- Dependent Care FSA
- Short-term Disability Coverage
- Long-term Disability Coverage
- Critical Illness
- Accident Insurance

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

- Log on to Workday by clicking the Workday icon located on the upper right hand side on the Staff Hub page.
- Next, enter your Active Directory user name and password.
- Go to your inbox and select the Open Enrollment task.
- Proceed with your Open Enrollment Elections.

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).

**NEW!** Effective 01/01/2018, The Hartford will be the new carrier for the Short Term Disability, Long Term Disability, Critical Illness and Accident Insurance coverages. In an effort to simplify and streamline our Disability and Critical Illness benefit offerings, the following benefit changes were made:

- Short Term Disability – a 14-day waiting period is being offered
- Long Term Disability – a 50% or 60% benefit is offered
- Critical Illness - options of \$5,000, \$15,000, \$30,000 or \$50,000 are being offered
- Accident Insurance

## Overview of your Short Term Disability, Long Term Disability, Critical Illness and Accident Benefits

### Short Term Disability

- 14-day elimination period
- **Guarantee Issue, no health questions**
- If you're unable to work due to a covered illness or injury, your plan's STD benefit replaces 60% of your salary to a weekly maximum of \$2,500.

### Long Term Disability

- 90-day elimination period
- **Guarantee Issue, no health questions**
- Your plan's LTD benefit replaces either 50% or 60% of your salary up to \$6,500, under a 2-year Own Occupation provision.

### Critical Illness insurance

You have the opportunity to elect Critical Illness insurance with **guaranteed acceptance**:

- Enroll in \$5,000, \$15,000, \$30,000 or \$50,000 of coverage
- Up to \$25,000 in Spouse coverage (50% of Employee's coverage amount)
- \$5,000 per child coverage
- Cost of coverage paid by employee
- A lump sum benefit is paid when you or a dependent are diagnosed with a covered illness while insured under the policy.
- If a previously covered illness returns, or you're diagnosed with an additional covered illness, benefits remain payable up to the benefit maximum for as long as you are insured under the policy (subject to plan terms and conditions).

### Accident Insurance

You have the opportunity to enroll in Accident insurance for you, your spouse and/or child(ren) with no medical questions asked. The cost of coverage is paid by the employee. Getting coverage is easy and affordable with:

- **Guaranteed issue; no health questions asked**
- Easy payroll deduction of premiums (that will never increase due to your age)
- Benefits available for your spouse and dependent child(ren)
- Direct payment to you or to your beneficiary
- Cost of coverage paid by employee
- Provides benefits for covered accidental injuries, related services and treatments. Examples include:
  - \$100 Diagnostic exam benefit
  - \$60 Initial and follow-up physician visit benefit
  - \$120 Ambulance transportation benefit
  - \$1,000 Hospital admission
  - Follow-up/recovery services, including physical therapy and chiropractic care

**The Hartford has included *My Tomorrow*, an interactive educational tool designed to help you make smart, affordable benefit choices.**

You can learn more about the protection of Disability, Critical Illness, and Accident insurance by reviewing the Benefits Guide and by viewing the videos below:

- [2018 Benefits Guide](#)
- [Watch Disability Video](#)
- [Watch Critical Illness Video](#)
- [Watch Accident Video](#)

For questions or more information regarding your plan(s), please contact 877-426-6483.

**Premiums/Board Contributions:**

Premium costs have changed for 2018 - please review the rate tables in the Benefits Guide for the specific changes. The Board strives to maintain high quality affordable health care options for employees. Factors that influence the premium changes include new medical technologies, increased taxes and fees, prescription drug costs and a rise in preventable conditions. The Board will continue to pay 87% of the monthly health premium for benefits eligible employees with a hire date prior to 06/30/2011. All benefits eligible employees with a hire date on or after 07/01/2011 receive a Board contribution of 85% towards their monthly health premium.

There are rate changes for Plan Year 2018 for our current benefit offerings. Please review the rate tables in the Benefits Guide for specific changes.

**Benefits Open House Events**

To learn more about the health, dental, vision, flexible spending accounts (medical and dependent care), disability, voluntary benefits, 403(b) tax sheltered annuity programs, and 457(b) deferred compensation program, please attend one of the Benefits Open House Events. All Open House events will be held at Ascend One Conference Center - 8930 Stanford Boulevard, Columbia, MD 21045.

Wednesday, October 11, 2017	10:30 a.m.–5:00 p.m.	<i>Room: Susquehannah</i>
Tuesday, October 17, 2017	10:30 a.m.–5:00 p.m.	<i>Room: Susquehannah</i>
Wednesday, October 25, 2017	10:30 a.m.–5:00 p.m.	<i>Room: Susquehannah</i>

Carrier representatives will be present to provide information and to answer any questions. In addition, the Benefits Office staff will be onsite to answer questions and / or to assist with enrollment.

**Dependent Eligibility Audit**

Employees who add new dependents to their health benefits plans during the open enrollment period and throughout the benefits calendar year as a result of a qualifying event, will be required to provide verification of their newly enrolled dependent(s). The verification of eligible dependent(s) will be conducted by Bolton Partners, Inc., an independent third party that specializes in dependent verification. You will receive an information packet with instructions on how to submit verification materials.

## Insurance Cards

New 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 Pan (VSP).

## Important Things to Remember

Open Enrollment Period is October 9–November 3, 2017.

- Learn more about HCPSS Benefits Offerings by visiting our website at [www.hcpss.org/employees/benefits](http://www.hcpss.org/employees/benefits)
- Review the Benefits Enrollment Guide.
- All employee must log onto Workday to review/update personal information and to elect/change/cancel benefits.
- If you are not making any changes to your current medical, dental, vision, life insurance benefits, supplemental life and whole life insurance benefits elections, they will continue for Plan Year 2018.
- **Your current Healthcare and/or Dependent Care Flexible Spending Accounts (FSA) will not carry over to Plan Year 2018. You must make a new election for Plan Year 2018 for Healthcare and/or Dependent Care FSA by logging onto Workday. The maximum FSA medical election for Plan Year 2018 is \$2,600. The maximum FSA dependent care election for Plan Year 2018 is \$5,000 per household.**
- **Short Term Disability, Long Term Disability, Critical Illness Insurance and Accident Insurance coverages will not carry over to Plan Year 2018. You must log onto to Workday to make a new election for Plan Year 2018.**
- You MUST select a PCP for the CareFirst BlueChoice HMO Open Access
- You MUST select a primary care dentist for Cigna DHMO dental plan
- Enter your life Insurance Beneficiary designations on Workday.
- To enroll in Whole Life Insurance with Long Term Care Rider contact The Farmington Co. at (800) 621-0067.
- All medical, dental, vision, flexible spending accounts, disability, and voluntary benefits deductions are based on 20 pays.
- Dependent eligibility verifications will be required for any new dependents added to your benefits during open enrollment. You will receive a package with instructions for providing documentation, from Bolton Partners, Inc.
- New insurance 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).
- All benefits elections take effect on January 1, 2018.
- Payroll Deductions will begin January 12, 2018.

## QUESTIONS?

HCPSS Benefits Support Center (BSC) representatives are available to answer any questions you may have Monday through Friday, 8:30am to 5:30pm. Please call 855-245-9479. Additionally, the benefits office staff will be available to answer any questions and assist with enrollments Monday through Friday, 8:30am to 4:30pm at the Benefits office located below.

10910 Clarksville Pike • Ellicott City, MD 21042

You may also email the Benefits Office representatives at:

[shayla\\_keating@hcpss.org](mailto:shayla_keating@hcpss.org) | [Cynthia\\_harrison@hcpss.org](mailto:Cynthia_harrison@hcpss.org) | [Jeeni\\_griffin@hcpss.org](mailto:Jeeni_griffin@hcpss.org)