

# WELCOME TO OPEN ENROLLMENT



**The Annual Open Enrollment Period is October 15 – November 12, 2018.** 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 2019, 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, short-term disability, long-term disability, critical illness, supplemental life and whole life insurance benefits, your current benefit elections will continue for Plan Year 2019.

***You must make new election(s) for the following benefits for Plan Year 2019. Your current benefits elections will not carry over to Plan Year 2018.***

- Healthcare FSA – New FSA maximum is \$2,650 per calendar year
- Dependent Care FSA
- 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).



## What's New for 2019

- The benefit waiver credit of \$750 will no longer be offered beginning January 1, 2019.
- Effective January 1, 2019 - CareFirst HMO – the Parent/Child tier has been updated to Parent/Child(ren) as the Aetna medical plans. Participants currently paying Family premiums for Employee/Child(ren) coverage, will be moved to Employee/Child(ren) coverage during Open Enrollment by the Benefits Office Staff.

## Premiums/Board Contributions:

The Board strives to maintain high quality affordable health care options. Factors that influence premiums include new medical technologies, increased taxes and fees, prescription drug costs and rising preventable conditions. Premium costs have changed for 2019 – please review the rate tables in the Benefits Guide for the specific changes. 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 2019 for our current benefit offerings. Please review the rate tables in the Benefits Guide for specific changes.

## BENEFITS OPEN HOUSE EVENT

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 17, 2018	10:00 a.m.–5:00 p.m.	Room: Susquehannah
Wednesday, October 24, 2018	10:00 a.m.–5:00 p.m.	Room: Susquehannah
Monday, October 29, 2018	10:00 a.m.–5:00 p.m.	Room: Susquehannah

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 Plan (VSP).

## Important Things to Remember

**Open Enrollment Period is October 15–November 12, 2018.** All benefit change(s) must be completed by the end date as Open Enrollment will not be extended.

- 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, short-term disability, long-term disability, critical illness, supplemental life and whole life insurance benefits elections, they will continue for Plan Year 2019.
- ***Your current Accident Coverage will not carry over to Plan Year 2019. You must re-enroll for the Accident Coverage.***
- ***Your current Healthcare and/or Dependent Care Flexible Spending Accounts (FSA) will not carry over to Plan Year 2019. You must make a new election for Plan Year 2019 for Healthcare and/or Dependent Care FSA by logging onto Workday. The maximum FSA medical election for Plan Year 2019 is \$2,650. The maximum FSA dependent care election for Plan Year 2019 is \$5,000 per household.***
- FSA Healthcare Debit cards are issued every three years. If your card is less than three years old, your new Healthcare 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 PCP for the CareFirst BlueChoice HMO Open Access
- You MUST select a primary care dentist for Cigna DHMO dental plan
- Effective January 1, 2019 - CareFirst HMO – the Employee/Child tier has been updated to Employee/Child(ren) as the Aetna medical plans. Participants currently paying Family premiums for Employee/Child(ren) coverage, will be moved to Employee/Child(ren) coverage by the Benefits Office Staff during Open Enrollment thus reducing your health insurance premium.
- Please review your coverage level and make plan /coverage changes as necessary.
- Benefit waiver credit of \$750 will no longer be offered beginning January 1, 2019.
- Enter your life Insurance Beneficiary designations on Workday.
- 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 November 30, 2018. Your deduction for the additional coverage will begin first of the month following notification of approval from MetLife.
- 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, 2019.
- Payroll Deductions will begin January 11, 2019.



## 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)

