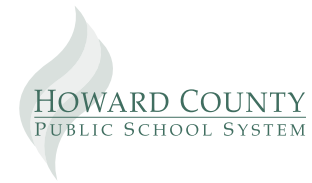


# Welcome to Open Enrollment



**The Annual Open Enrollment Period is October 10–October 28, 2016.** 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 2017, 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). In addition, all of the current voluntary benefit offerings will continue for Plan year 2017.

If you do not wish to make any changes, your current benefit elections will continue for Plan Year 2017, with the exception of the Medical and/or Dependent Care Flexible Spending Accounts (FSA). Your current FSA deduction(s) will not carry over to Plan Year 2017. You must make a new election for Plan Year 2017. To make changes to your current benefit elections, to update your personal information, and/or to enroll in Medical and/or Dependent Care FSA(s) for Plan Year 2017, please log onto Workday.

## NEW! LegalShield and IDShield

Both services offer family or individuals coverage. Employees may select the plan(s) that best fit their household and can begin enrollment immediately upon completing the simple online enrollment at: <http://www.legalshield.com/info/hcpss>

Employees who retire or change jobs may continue their membership at the same low rate. This is a self pay voluntary discounted benefit.

### Monthly rates are as follows:

- Family Legal Plan Only: \$18.95
- Family IDShield Plan Only: \$18.95
- Family Legal and IDShield Plans Combined: \$33.90
- Individual Legal Plan Only: \$16.95
- Individual IDShield Plan Only: \$ 8.95
- Individual Legal and IDShield Plans Combined: \$25.90

LegalShield representatives will be at the Benefits Open House events in October and are looking forward to meeting you. Be sure to stop by to ask plan questions and/or pick up plan specific material.

Estate planning (wills, medical directive, living will and trust for minors) packets will be made available for new members. Remember to bring the date of birth for all non-married dependent children under age 26 living at home, or full-time college students.

## Learn More About Your Benefit Offerings

You can learn more about the HCPSS benefit offerings by reviewing the Benefits Enrollment Guide which highlights the array of benefits available to employees or by visiting our online enrollment system by visiting our website at [www.hcpss.org/employees/benefits](http://www.hcpss.org/employees/benefits).

### 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 on the dates listed below. All Open House events will be held at **Ascend One Conference Center** - 8930 Stanford Boulevard, Columbia, MD 21045 - (410) 313 6876. Please see below for specific rooms.

Tuesday, October 11, 2016	10:30 a.m.–5:00 p.m.	Room: Patuxent
Thursday, October 20, 2016	10:30 a.m.–5:00 p.m.	Room: Chesapeake
Thursday, October 27, 2016	10:30 a.m.–5:00 p.m.	Room: Susquehanna

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.

## How to Enroll in Benefits

- To enroll/change/waive your benefits, log onto Workday by clicking on 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

## Premiums/Board Contributions

Premium costs have changed for 2017 - 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.

In addition to the changes to the medical premiums, rates for the Delta Dental PPO plan will increase by 2% in 2017. Premiums for the VSP vision plan will be reduced by 4%. The Voluntary Short-Term Disability and Long-Term Disability plan costs have also increased in 2017. Please refer to the Benefits Guide for Active employees for rates.

### IMPORTANT NOTE:

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.

## 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.

## Important Things to Remember

Open Enrollment Period is **October 10–October 28, 2016**.

- 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.
- If you are not making any changes to your current benefit elections, with the exception of Flexible Spending Accounts FSAs (Medical and Dependent care), they will continue for Plan Year 2017.
- All employees must log onto Workday to review/update personal information and to elect/change/cancel benefits.
- All employees electing Flexible Spending Accounts (Medical and/or Dependent care) must log onto Workday to enroll for Plan Year 2017. Your current FSA elections will not carry over for 2017. The maximum FSA medical election for Plan Year 2017 is \$2,550. The maximum FSA dependent care election for Plan Year 2017 is \$5,000 per household.
- Flexible Spending Accounts are administered by Navia Benefit Solutions. The new web address is [www.naviabenefits.com](http://www.naviabenefits.com). Employees should continue to use their existing debit card until it expires. Your current debit card is valid for three years.
- 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.
- **Employees currently enrolled in Short Term Disability Coverage:** Please refer to the instructions on each of the open enrollment pages in Workday.
  - If you would like to continue your short-term disability election in 2017 with a reduced elimination period (Example: From 30 Days to 14 Days, 14 Days to 7 Days or 30 Days to 7 Days), you **MUST** complete and submit by mail the Medical History Statement to The Standard by November 30, 2016.

- Since your election requires a Medical History Statement, your newly elected coverage will not be effective until your application has been processed and approved by The Standard.
  - Once the Benefits office is notified of your approval of coverage, deductions will begin for the new coverage amount depending on the approval date of 1/1/2017 or after.
  - If you would like to increase your elimination period in 2017 (Example: From 7 Days to 14 Days, 14 Days to 30 Days or 7 Days to 30 Days), you **MUST** email the Benefits office at [shayla\\_keating@hcpss.org](mailto:shayla_keating@hcpss.org) or [cynthia\\_harrison@hcpss.org](mailto:cynthia_harrison@hcpss.org). Please note, there is an underscore between the first and the last name in the email addresses. (Medical History Statement is NOT required.)
  - If you want to cancel your Short Term Disability coverage, click the “Waive” option and proceed with your open enrollment elections.
- **Employees currently NOT enrolled in Short Term Disability Coverage:** Please refer to the instructions on each of the open enrollment pages in Workday.
    - Since you are currently NOT ENROLLED in Short-Term Disability coverage, you will not see the option to enroll during Open Enrollment period in Workday. If you would like to enroll, you **MUST** complete and submit by mail the Medical History Statement to The Standard by November 30, 2016.
      - Your newly elected coverage will not be effective until your application has been processed and approved by The Standard.
      - Once the Benefits office is notified of your approval of coverage, deductions will begin for the new coverage amount depending on the approval date of 1/1/2017 or after.
- **Employees currently enrolled in Long Term Disability Coverage:** Please refer to the instructions on each of the open enrollment pages in Workday.
    - If you would like to continue the election in 2017 with an increased benefits percentage (Example: 25% to 40%, 40% to 50% or 25% to 50%), you **MUST** complete and submit by mail the Medical History Statement to The Standard by November 30, 2016.
    - Since your election requires a Medical History Statement, your newly elected coverage will not be effective until your application has been processed and approved by The Standard.
    - Once the Benefits office is notified of your approval of coverage, deductions will begin for the new coverage amount depending on the approval date of 1/1/2017 or after.
    - If you would like to decrease your coverage (Example: 50% to 40%, 40% to 25% or 50% to 25%), please make your election in Workday. (Medical History Statement is NOT required.)
    - If you want to cancel your Long Term Disability coverage, click the “Waive” option and proceed with your open enrollment elections.
- **Employees currently NOT enrolled in Long Term Disability Coverage:** Please refer to the instructions on each of the open enrollment pages in Workday.
    - Please make your election in Workday (Example: 25%, 40% or 50%). You **MUST** complete and submit by mail the Medical History Statement to The Standard by November 30, 2016.
    - Since your election requires a Medical History Statement, your newly elected coverage will not be effective until your application has been processed and approved by The Standard.
    - Once the Benefits office is notified of your approval of coverage, deductions will begin for the new coverage amount depending on the approval date of 1/1/2017 or after.

### Medical History Statement for Short Term Disability & Long Term Disability Coverage:

- Medical History Statement Form for MD Residents - <http://www.hcpss.org/f/employees/benefits/medical-history-statement-md.pdf>.
- Medical History Statement Form for VA Residents - <http://www.hcpss.org/f/employees/benefits/medical-history-statement-va.pdf>

- **Supplemental Life Insurance:** Please refer to the instructions on each of the open enrollment pages in Workday.
  - If you are electing Supplemental Life Insurance and/or Dependent Life for the first time or increasing your current Supplemental Life coverage amount, you **MUST** complete and submit a Statement of Health to MetLife by November 30, 2016.
  - You must enroll in Supplemental Life in order to elect Dependent Life. You must complete and submit a Statement of Health to MetLife for each insured by November 30, 2016.
  - If your election requires a Statement of Health, your newly elected coverage will not be effective until your application has been processed and approved by MetLife.
  - Once the Benefits office is notified of your approval of coverage, deductions will begin for the new coverage amount depending on the approval date of 1/1/2017 or after.
  - If you would like to decrease your current Supplemental Life coverage, make the election(s) in Workday. (Statement of Health NOT required.)
  - If you would like to “Waive” your current Supplemental Life and Dependent Life coverage, make the change in Workday for each benefit separately. **As a reminder**, you will not be able elect Dependent Life without electing Supplemental Life.
  - If you are enrolled in Supplemental Life Insurance, the beneficiary(ies) you list for your Basic Life / AD&D coverage will be the same for your Supplemental Life insurance.

### Supplemental Life - Statement of Health Form:

- <http://www.hcpss.org/f/employees/benefits/metlife-supplemental.pdf>.

- To enroll in Whole Life Insurance with Long Term Care Rider contact The Farmington Co. at (800) 621-0067.
- For Aflac Critical Illness (including cancer) program details, rates, questions, enrollment, claims, and to terminate your existing coverage, contact Suzanne Herrmann at (703) 795-0406 or [suzanne\\_herrmann@us.aflac.com](mailto:suzanne_herrmann@us.aflac.com).
- To learn more about LegalShield and IDShield, and to enroll, go to <http://www.legalshield.com/info/hcpss>
- 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, 2017. Payroll deductions begin January 13, 2017.

**Questions?** HCPSS Benefits Support Center (BSC) representatives are available to help with online enrollment and questions: Monday–Friday 8:00 a.m.–8:00 p.m. Phone: (443) 589-1940, Toll Free: (855) 245-9479.