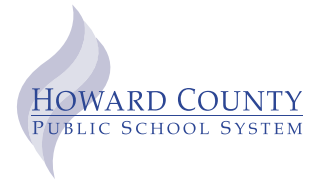


# Welcome to Open Enrollment



**The Annual Open Enrollment Period is October 9 – November 10, 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).

If you do not wish to make any changes, your current benefit elections will continue for Plan Year 2018. To make changes to your current benefit elections, or to update your personal information, please complete the enclosed 2018 Retiree Open Enrollment Benefits Change Form and return it to the Benefits Office by November 10, 2017.

## Learn More About Your Benefit Offerings

You can learn more about the HCPSS benefit offerings by reviewing the enclosed Retiree Benefits Enrollment Guide and by visiting [www.hcpss.org/retiree-benefits/](http://www.hcpss.org/retiree-benefits/).

## Benefits Open House Events

To learn more about the health, dental, and vision programs, 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.

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 completing enrollment forms.

## How to Enroll in Benefits

Please complete the enclosed 2018 Retiree Open Enrollment Benefits Change Form and return it to the Benefits Office by November 10, 2017.

Mailing Address: Howard County Public Schools  
Attn: Cynthia Harrison  
10910 Clarksville Pike; Ellicott City, MD 21042  
Fax: 410-313-1531

### **Premiums/Board Contributions**

HCPSS is pleased to announce that the medical rates did not change for plan year 2018. There are changes to the Dental rates and the Vision rate for 2018. Please review the rate tables in the Benefits Guide for specific changes.

### **Dependent Eligibility Audit**

Retirees who add new dependent(s) 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**

Current BlueChoice HMO Open Access members will be receiving new ID cards for 01/01/2018.

For all other plans, new ID cards will only be issued if benefit changes were made. As a reminder, there are no ID cards for the Vision Service Plan (VSP).

### **Important Things to Remember**

Open Enrollment Period is **October 9 – November 10, 2017**.

- New insurance cards will be issued to all CareFirst members and will be effective January 1, 2018.
- Insurance cards for all carriers, with the exception of CareFirst, will be issued if you are new to a plan or if you changed your coverage level. Please note, there is no vision insurance card issues for the Vision Service Plan (VSP).
- Review the Benefits Enrollment Guide for Important information/changes.
- If you are not making any changes to your current benefit elections, they will continue for Plan Year 2018.
- If you wish to change your current benefit elections and/or update your personal information, you must complete the enclosed 2018 Retiree Open Enrollment Benefits Change Form and return it to the Benefits Office by November 10, 2017.
- You **MUST** select a PCP for the CareFirst BlueChoice HMO Open Access.
- You **MUST** select a primary care dentist for the Cigna Dental DHMO.
- 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.
- All benefits elections take effect on January 1, 2018

### **Questions?**

HCPSS Benefits Support Center (BSC) representatives are available to help if you have any questions: Monday–Friday 8:30 a.m.–5:30 p.m. Phone Toll Free: (855) 245-9479.