

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).

If you do not wish to make any changes, your current benefit elections will continue for Plan Year 2019. To make changes to your current benefit elections, or to update your personal information, please complete the enclosed 2019.

NEW!

New!! Effective 01/01/2019, the CareFirst HMO medical plan will offer the Employee + Child(ren) tier as the Aetna medical plans currently do. If you are currently enrolled in the CareFirst HMO plan with “family” coverage, and you only cover yourself and your children, the Benefits Team will move you to “Employee + Child(ren)” coverage, thus reducing your health insurance premium.

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/.

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. Please see below for specific rooms.

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 completing enrollment forms.

How to Enroll in Benefits

Please complete the enclosed 2019 Retiree Open Enrollment Benefits Change Form and return it to the Benefits Office by November 12, 2018.

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



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.

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.

Important Things to Remember

Open Enrollment Period is **October 15 – November 12, 2018**.

- Insurance cards will only 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 2019.
- If you wish to change your current benefit elections and/or update your personal information, you must complete the enclosed 2019 Retiree Open Enrollment Benefits Change Form and return it to the Benefits Office by November 12, 2018.
- You **MUST** select a PCP for the CareFirst BlueChoice HMO Open Access.
- Effective January 1, 2019 - CareFirst HMO – the Parent/Child tier has been updated to Parent/Child(ren). Participants currently paying Family premiums for Parent/Child(ren) coverage, will be moved to employee + children coverage during Open Enrollment by the Benefits Office staff.
- 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, 2019.

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.

