

# WELCOME TO OPEN ENROLLMENT

**The Annual Open Enrollment Period is October 17 - November 4, 2022.** 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 a comprehensive benefits programs in Plan Year 2023 which includes a change to our pharmacy carrier. These benefit offerings include: 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 a **NEW** carrier - CVS Caremark, a dental PPO plan with CIGNA PPO, a dental maintenance organization (DMO) plan with Aetna DMO, 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 they contain 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, accident and whole life insurance benefits, your current benefit elections will continue for Plan Year 2023.

*You must make new election(s) for the following benefits for Plan Year 2023. Your current benefits elections will not carry over to Plan Year 2023.*

- Health Care FSA (New FSA maximum is \$2,850 per calendar year)
- Dependent Care FSA (maximum is \$5,000 per household)

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

- Log on to Workday.
- Next, enter your Active Directory user name and password.
- Go to your Workday 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).

The purpose of this Newsletter is to give you basic information about your benefits options and how to enroll for coverage or make changes to existing coverage. This guide is only a summary of your choices and does not fully describe each benefit option. Please refer to your Certificates of Coverage provided by your health plan carriers for important additional information about the plans. Every effort has been made to make the information accurate; however, in the case of any discrepancy, the provisions of the legal documents will govern.

## WHAT'S NEW FOR PLAN YEAR 2023?

### *NEW Pharmacy Benefit Provider*

Starting January 1, 2023, CVS Caremark will be managing your prescription benefits on behalf of Howard County Public School System. CVS Caremark offers affordable medication pricing, thousands of network pharmacy choices (including home delivery) and personalized support for you and your family. If you are enrolling in the Medical Plan, you will be automatically enrolled in the Pharmacy Plan administered by CVS Caremark. We will have a call center available for you and your family to address any questions related to your pharmacy needs. A separate communication will be provided with this phone line. To help with the transition of our pharmacy plan, you will be given a chance to attend one on one meetings with CVS Caremark representatives to help answer your questions after this open enrollment period. You will receive new ID cards and a welcome kit from CVS Caremark to help you navigate your new pharmacy plan. For additional information regarding the new prescription plan go to <https://www.hcpss.org/employees/benefits>

### VIRTUAL BENEFITS FAIRS

HCPSS will be hosting a Virtual Benefits Fair during the Open Enrollment period to offer employees and their families a safe alternative to meet with representatives from the Carriers and the Benefits Office. Employees will have the opportunity to enter a Benefits virtual chat room dedicated to each of the Carriers and the Benefits Office by visiting [www.hcpsswellness.com](http://www.hcpsswellness.com) and following the directions for "Accessing Virtual Benefits Fairs." Employees will have the opportunity to meet with representatives real time, to learn more about their benefit options, and ask benefits related questions. **Please note: the chat rooms are accessible to all HCPSS active employees and their families. These are not confidential one on one sessions, so please be mindful of disclosing any personal information. Please see below for specific virtual fair dates and times.**

Wednesday, October 19, 2022	10:30 am- 12pm, and 1pm-4:30pm
Thursday, October 27, 2022	10:30 am- 12pm, and 1pm-4:30pm
Tuesday, November 1, 2022	10:30 am- 12pm, and 1pm-4:30pm

The Virtual Benefits Fair will be accessible by visiting: <https://www.employeehealthhub.com/hcpss/>.

## LEARN MORE ABOUT YOUR BENEFIT OFFERINGS

### *Aetna HMO and PPO Plans*

#### **TELADOC**

Teladoc offers the Aetna members the ability to consult with a national network of U.S. board-certified family practitioners, PCPs, pediatricians and internists to diagnose, recommend treatment, and write short-term prescriptions for non-controlled substances, when necessary, 24 hours a day, 7 days a week. Consultations are available by telephone as well as by online video (PCP copay will apply) using [Teladoc.com](https://www.teladoc.com) or through the Teladoc Member mobile app. Teladoc can provide effective resolution to a wide range of common and routine illnesses as an option to receive urgent care services. Some of the more common illnesses that Teladoc handles are Allergies, Bronchitis, Ear Infection, Nasal congestion, and Urinary Tract infection.

#### **DISCOUNTS FROM AETNA**

Aetna members can make the most of their plan by taking advantage of several discounts and services to promote healthy living. These services include fitness and health coaches, activity trackers and blood pressure monitors, hearing aids, nutritional services and acupuncture, oral care products and kits, vision discounts, weight management programs and meal plans, and much more. For more detailed information regarding discounts from Aetna, log in to your member website at <https://www.aetnaresource.com/p/HCPSS-Open-Enrollment-2023>

#### **MANAGE A HEALTH CONDITION WITH AETNA HEALTH CONNECTIONS<sup>SM</sup> DISEASE MANAGEMENT PROGRAM**

Aetna's disease management program supports over 35 conditions such as diabetes, heart disease, asthma and low back pain. Let us be the coach in your corner and try one of our online programs or one on one discussions with a nurse.

#### **CALL OUR INFORMED HEALTH LINE**

Get answers to health questions anytime, day or night. You can talk with a registered nurse, 24 hours a day, toll free. While only your doctors can diagnose, prescribe, or give medical advice, our nurses can discuss a wide variety of health and wellness topics

### *CareFirst HMO Plan*

#### **CAREFIRST BLUECROSS BLUESHIELD VIDEO VISIT**

CareFirst BlueCross BlueShield Video Visit allows you and your family members to connect with a doctor whenever and wherever you want—without an appointment! Video Visit is perfect when your primary care provider (PCP) isn't available or if you don't have a PCP. You can utilize Video Visit from your computer, tablet or smartphone for health concerns including bronchitis, cough/sore throat, sinus infection, fever, cold/flu, headache, sprains/strains, and more. You can access the Video Visit platform from the CareFirst member website at [www.carefirst.com/needcare](http://www.carefirst.com/needcare). You can also download the CareFirst Video Visit app (iTunes and Android) to see a doctor on their smartphone or tablet. Before the first visit, you will need to register for an account. Upon successful registration, you will receive a welcome email with instructions on how to schedule a visit.

#### **CAREFIRST BLUECROSS BLUESHIELD BLUE365<sup>®</sup>**

With the Blue365 wellness discount program, CareFirst members receive discounts on various items such as items through Reebok, Jenny Craig and various gym memberships. Take advantage of Blue365, register at [www.carefirst.com/wellnessdiscounts](http://www.carefirst.com/wellnessdiscounts). Have your CareFirst member ID card handy.

You are also eligible to receive vision discounts through CareFirst on hearing relating items through TruHearing, Beltone, Croakies, HearUSA, and Start Hearing.

#### **STAYING HEALTHY DURING PREGNANCY PROGRAM**

Jenny Craig CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (CareFirst) want to help you maintain the best possible health throughout your pregnancy. There are many programs and tools available to help you prepare for the healthiest arrival. Such as an online pregnancy center, 24 hour healthcare advice line, high risk pregnancy support, and more. For more information, please visit [www.carefirst.com/pregnancy](http://www.carefirst.com/pregnancy) or call 800-535-9700.

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

## CIGNA PPO Dental Plan

### **DISCOUNTS ON HEARING AIDS AND LASIK SERVICES FROM CIGNA**

CIGNA Dental members are eligible to receive a discount from Amplifon on hearing aids. Members are able to receive an average of 62% off of the retail price for a pair of hearing aids. You will also have access to a national network of hearing aid professionals. Call (877) 822-7095 to schedule your hearing exam with a local participating provider near you or visit [www.amplifonusa.com/healthyrewards](http://www.amplifonusa.com/healthyrewards). CIGNA has partnered with LasikPlus, and other participating U.S. laser network providers, to offer members access to discounts on LASIK services. Through these partners, you can get discounts off the national average price of Traditional LASIK along with big savings on custom bladeless LASIK procedures. To learn more call (800) 870-3470 to speak to find a provider near you.

### **OTHER CIGNA HEALTHY REWARDS:**

By using your CIGNA ID card, members have access to discounts on health programs and products including Nutritional Meal Delivery Services, Fitness Memberships and Devices, Alternative Medicine, Yoga Products and Virtual Workouts. For more information on these offerings, login to [www.mycigna.com](http://www.mycigna.com) or call (800) 870-3470.

## VSP Vision Plan

### **DISCOUNTS ON HEARING AIDS FROM VSP**

VSP members are eligible to receive a discount from TruHearing on hearing aids. Members can save up to \$2,400 on a pair of hearing aids with the program. You will have access to a national network of more than 4,500 licensed hearing aid professionals. Call (877) 396-7194 to schedule your hearing exam with a local participating provider.

### **LASER VISION CORRECTION**

VSP members will receive a discount on Laser Vision Correction surgery. You can receive an average of 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities. After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor.

## EMPLOYER BOARD CONTRIBUTIONS / EMPLOYEE CONTRIBUTIONS

The Board strives to maintain high quality affordable health care options. Premium costs have changed for medical, dental and vision coverage for Plan Year 2023 - please review the rate tables in the Benefits Guide. The contribution share is as follows:

<b>Employee Eligibility</b>	<b>Employee will contribute % to the plan</b>	<b>The BOE will contribute % to the plan</b>
Active Full-time / Part-Time Employees with a Hire Date on or Before 06/30/2011	14%	86%
Active Full-Time / Part-Time Employees with a Hire Date on or after 07/01/2011 and on or Before 06/30/2021	15%	85%
Active Full-Time / Part-Time Employees with a Hire Date on or After 07/01/2021	16%	84%

## INSURANCE CARDS

All members will receive a new prescription card in their CVS welcome kit. New medical and dental 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

- **The Open Enrollment Period is October 17 - November 4, 2022.** 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.
- New Prescription carrier, CVS/CareMark effective January 1, 2023.
- All employees 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, accident and whole life insurance benefits elections, they will continue for Plan Year 2023.
- *Your current Health Care and/or Dependent Care Flexible Spending Accounts (FSA) **will not carry over** to Plan Year 2023. You must make a new election for Plan Year 2023 for Health Care and/or Dependent Care FSA by logging onto Workday. The maximum FSA Health Care election for Plan Year 2023 is \$2,850. The maximum FSA Dependent Care election for Plan Year 2023 is \$5,000 per household.*
- FSA Health Care Debit cards are issued every three years. If your card is less than three years old, your new Health Care 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 Primary Care Physician (PCP) for the CareFirst BlueChoice HMO Open Access.
- You **MUST** select a Primary Care Dentist (PCD) under the Aetna DMO plan upon receiving the Welcome Kit from Aetna. Your selection of PCD must be made prior to the 15th of the month, so that you are able to visit the selected PCD by the 1st of the next month.
- 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, 2022**. Your deduction for the additional coverage will begin the first of the month following notification of approval from MetLife.
- You **MUST** enroll in Supplemental Life for yourself, in order to elect Dependent Supplemental Life.
- If you elected Supplemental Dependent Life, you **MUST** complete a Statement of Health Form for each of the covered dependent(s) and mail it to MetLife by **November 30, 2022**.
- You **MUST** only select one Supplemental Life plan in addition to Dependent Supplemental Life.
- To enroll in Whole Life Insurance with Long Term Care Rider contact The Farmington Co. at (800) 621-0067.
- Dependent eligibility verifications will be required for any new dependents added to your benefits during open enrollment. You will receive an information packet in the mail with instructions for providing documentation, from Impact, Inc.
- Medical and Dental ID 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). Everyone will receive their new prescription card in their welcome kit.
- All medical, dental, vision, flexible spending accounts, disability, and voluntary benefits deductions are based on 20 pays.
- All benefits elections take effect on January 1, 2023.
- Payroll Deductions will begin January 6, 2023.

### QUESTIONS?

HCPSS Benefits Call Center is available to answer any questions you may have Monday through Friday, 8:30am to 4:30pm. Please call (410) 313-7333; select option 1.

You may email the Benefits Office staff at [benefits@hcpss.org](mailto:benefits@hcpss.org)