

WELCOME TO OPEN ENROLLMENT

The Annual Open Enrollment Period is **October 28 - November 15, 2024.** 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 retirees a comprehensive benefits program for the 2025 Plan Year. Please review the enclosed Retiree Benefits Guide for details about the plans we offer.

If you do not wish to make any changes to your benefits, your current elections will continue for Plan Year 2025 and you do not have to submit any paperwork to the Benefits Office. Please only submit a form if you are making changes to your benefits.

WHAT'S HAPPENING FOR PLAN YEAR 2025?

There are no changes to any of our medical, dental, vision, prescription or life insurance carriers for 2025. HCPSS retirees will be able to continue the same benefits they enjoyed in 2024 with no changes to our carriers.

New Hearing Aid Benefits

Effective January 1, 2025, medical plans must cover all medically appropriate and necessary hearing aids for both children and adults, provided they are prescribed, fitted, and dispensed by a licensed audiologist. Coverage includes one hearing aid per ear every 36 months, with a maximum allowance of \$1,400 per hearing aid, payable as billed when dispensed by a licensed audiologist. Members may be responsible for any balance billing.

VIRTUAL BENEFITS FAIRS

HCPSS will be hosting Virtual Benefits Fairs during the Open Enrollment period to offer retirees and their families the option to meet with representatives from the carriers and the Benefits Office. Retirees will have the opportunity to enter a Benefits virtual chat room with each of the carriers and the Benefits Office by visiting www.employeehealthshub.com/hcpss and following the directions for “Accessing Virtual Benefits Fairs.” Retirees will have the opportunity to meet with representatives in real time and ask benefits related questions.

Please note: the chat rooms are accessible to all HCPSS retirees 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 30, 2024	10:30am -12pm, and 1 pm-4:30pm
Thursday, November 7, 2024	10:30am -12pm, and 1 pm-4:30pm
Tuesday, November 12, 2024	10:30am -12pm and 1 pm-4:30pm

The Virtual Benefits Fair will be accessible by visiting:
www.employeehealthshub.com/hcpss.

HOW DO YOU MAKE CHANGES TO YOUR BENEFITS?

If you wish to make changes to your benefits, please complete the enclosed 2025 Retiree Open Enrollment Benefits Change Form and email the form to benefits@hcpss.org by **November 15, 2024**. You may take a photograph of the form and email it. If you do not wish to make any changes to your benefits, you do not need to take any action.

PREMIUMS/BOARD 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 2025; please review the rate tables in the Benefits Guide.

ACCESSING CARE IS MORE CONVENIENT THAN EVER

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.

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. 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.

VSP Vision Plan

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.

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/.

INSURANCE CARDS

Medical, Prescription, and Dental ID cards will be issued only if you are new to the plan or if you have changed your coverage level. There are no ID cards for the Vision Service Plan (VSP).

IMPORTANT THINGS TO REMEMBER

- Open Enrollment Period is **October 28 – November 15, 2024**.
- Please review the Retiree Open Enrollment Newsletter and the Retiree Benefit Guide for Important information/changes.
- It is important to periodically review your life insurance beneficiaries to make sure you do not wish to make any changes.
- If you are not making any changes to your current benefit elections, they will continue for Plan Year 2025. **You do not have to submit any paperwork to the Benefits Office.**
- If you wish to change your current benefit elections and/or update your personal information, you must complete the enclosed 2025 Retiree Open Enrollment Benefits Change Form and email the forms to benefits@hcpss.org by **November 15, 2024**. An emailed image of the form will be accepted.
- 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.
- Medical, Prescription, and Dental ID cards will be issued only if you are new to the medical or dental plan or if you have changed your coverage level. There are no ID cards for the Vision Service Plan (VSP).
- All benefits elections take effect on January 1, 2025.

QUESTIONS?

HCPSS Benefits Support Team is available to help if you have any questions:

Monday – Friday 8:30 a.m. – 4:30 p.m. Phone : (410) 313-7333 option 1.

You may email your questions to benefits@hcpss.org. A Benefits Office representative will be in touch with you.

Drop-In Office Hours are available by appointment. Schedule an appointment by calling (410) 313-7333 option 1.