WELCOME TO OPEN ENROLLMENT

The Annual Open Enrollment Period is October 14 - November 11, 2019. 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 2020, 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 2020.

WHAT’S NEW FOR PLAN YEAR 2020?

Preventive Care Coverage
Effective January 1, 2020, the medical and prescription plans offered by HCPSS will no longer be grandfathered under the Affordable Care Act (ACA). Therefore, routine preventive care services will be covered under the CareFirst and Aetna medical plans and the Express-Scripts prescription plans without a copay. To review a list of covered preventive care services, please visit www.CareFirst.com and www.aetna.com.

Prescription Benefit Changes
The following prescription benefit changes will become effective on January 1, 2020. You can learn more about the prescription plan changes below by visiting www.hcpss.org/retiree-benefits/.

SMART90
The Express Scripts SMART90 network provides members access to 90-day medications used to treat ongoing conditions at a select network of participating retail pharmacies. Your access to retail pharmacies for 30-day supply medications will not change. While you are not required to transition pharmacies, access to a 90-day fill will be limited to participating pharmacies. To verify if your pharmacy will continue allowing a 90-day fill, please call Express Scripts member services at (877) 866-5859, or go to www.Express-Scripts.com to find a participating SMART90 pharmacy. To find out more information regarding the SMART90 program go to www.hcpss.org/retiree-benefits/.

ADVANCED UTILIZATION MANAGEMENT (AUM)
Express Scripts clinical review criteria will be enhanced effective January 1, 2020 and require additional medications be subject to a clinical review prior to dispensing. If you are taking a medication that will now require a clinical review prior to dispensing, you will be notified via mail in mid to late November. After January 1, your physician may call Express Scripts at 800.417.1764 to arrange a review prior to your next refill.

MANDATORY GENERICS (DAW2)
Starting January 1, if you choose a brand when a generic equivalent is available for a prescription that does not state Dispense as Written (DAW), you will pay your brand copayment plus the difference in cost between the brand name drug and the generic drug. If you use brands, you may want to ask your doctor whether generics are available and right for you. You can also see if there is a generic drug available for a brand name drug you take. Register or log in anytime at www.Express-Scripts.com and choose Price a Medication from the menu under Prescriptions. Enter your drug name and click Search.

VACCINE COVERAGE
Howard County is enhancing the pharmacy benefit to include coverage of common vaccines, such as, flu, shingles, or measles at the retail pharmacy. Contact your network pharmacy in advance to inquire about vaccine availability, age restrictions, and current vaccination schedules. You can also log in at www.Express-Scripts.com and click Prescriptions, and then Find a Pharmacy.
HABILITATIVE THERAPY IS NOW COVERED UNDER THE AETNA MEDICAL PLAN

Habilitative Therapy (Physical, Speech and Occupational therapy) will now be covered under both the Aetna PPO and HMO plans. Habilitation therapy services are services defined as those that help you keep, learn, or improve skills and functioning for daily living (e.g., therapy for a child who isn’t walking or talking at the expected age). These services are provided with a diagnosis of developmental delay or autism for children.

Habilitation therapy is currently a covered benefit under the CareFirst plan.

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 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 ON HEARING AIDS AND VISION SERVICES FROM AETNA

Aetna members are eligible to receive a discount from Hearing Care Solutions and Amplifon on hearing aids, exams, repairs and materials.

Aetna’s Vision℠ discount program provides discounts on designer frames, the latest in lens technology, non-disposable contact lenses, sunglasses, eye exams, and LASIK laser eye surgery.

For more detailed information regarding hearing aid discounts and vision discounts, log in to your member website at https://www.aetnaresource.com/n/HCPSS.

MANAGE A HEALTH CONDITION WITH AETNA HEALTH CONNECTIONS℠ DISEASE MANAGEMENT PROGRAM

Our 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. 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℠

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

You are also eligible to receive vision discounts through Eye Med and discounts on hearing relating items through TruHearing.
**Delta Dental PPO Plan**

**DISCOUNTS ON HEARING AIDS AND LASIK SERVICES FROM DELTA DENTAL**

Delta Dental members are eligible to receive a discount from Amplifon on hearing aids. Members are able to receive an average of 62% off the retail price for a pair of hearing aids. You will also have access to a national network of hearing aid professionals. Call (888) 779-1429 to schedule your hearing exam with a local participating provider near you or visit www.amplifonusa.com/deltadentalins.

Delta Dental has partnered with QualSight to offer members access to discounts on LASIK services. Through QualSight, you can save 40-50% off the national average price of Traditional LASIK along with big savings on Custom and Custom Bladeless LASIK procedures. To learn more visit www.qualsight.com/-delta-dental or call (855) 248-2020 to speak to a QualSight care manager.

**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.

You can learn more about the HCPSS benefit offerings by reviewing the enclosed Retiree Benefits Enrollment Guide and by visiting www.hcps.org/retiree-benefits/.

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**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.

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Room</th>
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</thead>
<tbody>
<tr>
<td>Monday, October 14, 2019</td>
<td>10:00 a.m.–5:00 p.m.</td>
<td>Susquehannah</td>
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<tr>
<td>Tuesday, October 29, 2019</td>
<td>10:00 a.m.–5:00 p.m.</td>
<td>Susquehannah</td>
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<tr>
<td>Wednesday, November 6, 2019</td>
<td>12:30 p.m.–5:00 p.m.</td>
<td>Susquehannah</td>
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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.

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**HOW DO YOU MAKE CHANGES TO YOUR BENEFITS?**

Please complete the enclosed 2020 Retiree Open Enrollment Benefits Change Form and return it to the Benefits Office by November 11, 2019.

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. Premium costs have changed for medical coverage for Plan Year 2020, dental and vision premiums will remain the same – please review the rate tables in the Benefits Guide.
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).

IMPORTANT THINGS TO REMEMBER
Open Enrollment Period is October 14 – November 11, 2019.

• 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).
• Please review the Retiree Open Enrollment Newsletter and the Retiree Benefit Guide for Important information/changes.
• If you are not making any changes to your current benefit elections, they will continue for Plan Year 2020.
• If you wish to change your current benefit elections and/or update your personal information, you must complete the enclosed 2020 Retiree Open Enrollment Benefits Change Form and return it to the Benefits Office by November 11, 2019.
• You MUST select a PCP for the CareFirst BlueChoice HMO Open Access.
• You MUST select a primary care dentist for the Cigna Dental DHMO.
• All benefits elections take effect on January 1, 2020.

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.