



Frederick County Public Schools

2018 Open Enrollment Benefits Information

Your FY 2018/2019 FCPS Benefit Open Enrollment

OPEN ENROLLMENT

Begins May 1, 2018

Ends May 25, 2018

Coverage Effective Date:
July 1, 2018

Dear Employee:

It's open enrollment for your 2018/2019 FCPS benefits – time to review your coverage, learn what's changed and make your benefit elections for the upcoming Plan Year.

"Passive" Open Enrollment

A passive open enrollment will occur for your medical, dental and optional life coverage this open enrollment period. This means that for those employees who do not wish to make any changes to their current elections your enrollment information will roll over to the 2018/2019 plan year automatically. For employees wishing to enroll, add dependents, or waive their coverage, you must sign on to employee self-service and elect, change or waive the coverage you desire. **THIS ENROLLMENT ELECTION/CHANGE MUST BE COMPLETED BY MAY 25, 2018 At Midnight EST.**

EXCEPTION: Flexible Spending Accounts must be elected each Plan Year. This too is accessed through employee self-service.

Medical Carrier Change

Per FCPS Procurement rules, the Insurance Council is required to review Vendor Contracts every 2-3 years. After a thorough analysis of the FCPS Medical Vendor, the Board approved the contract be awarded to CareFirst BlueCross BlueShield for the upcoming plan year. This change will be effective for July 1, 2018. Your claims incurred beginning July 1, 2018 and after will be sent to Carefirst. Claims incurred prior to July 1, 2018 will continue to be sent to UnitedHealthcare.

Benefit Changes

FCPS and the Insurance Council are pleased to announce that they have been able to provide a few benefit enhancements for the upcoming plan year. We will be adding a hearing aid benefit and increase the annual maximum per person for the Dental Plans. Please read the Plan Enrollment Summary Guide for additional details. In addition, it is anticipated the health insurance premiums will not be increasing for the upcoming year contingent upon final contract negotiations with FCTA, FASSE, FCASA and final adoption of the Board of Education's Fiscal Year 2019 budget.

Questions?

If you have any questions about your benefits or the open enrollment process, contact your HR Benefits Representative at 301-644-5080 or email benefits.office@fcps.org.

Sincerely,

FCPS Human Resources Division – Benefits Office

191 South East Street, 2nd Floor

(301) 644-5080, F (301) 644-5122

Visit <http://www.fcps.org/benefits> for more information

Common Questions

You many have a few questions as you prepare to enroll. Your answer may be right here.

Q. If I don't want to make any changes to my current benefit elections, do I still need to enroll?

A. No, you do not need to do anything, your previous elections will roll over to the new Plan year. However there is one exception, if you are electing a flexible spending account, you MUST elect this each plan year.

Q. When will I be able to change my elections again?

A. Open enrollment elections remain in effect for the 2018/2019 Plan Year (July 1, 2018 – June 30, 2019). You will not be able to make changes until the next open enrollment. You can only make changes during the Plan Year if you have a qualified change in family status (such as marriage, divorce, death, birth, etc.).

Q. How can I enroll or make changes?

A. You will enroll online through the employee Self-Service portal which opens on May 1st. Click on the link provided in the email for open enrollment. Please follow the instructions in the email provided to enroll. You may also come to one of the employee benefit sessions for assistance if needed.

Q. When is the deadline to enroll?

A. You must enroll or make any changes by May 25, 2018 at midnight EST. If you fail to do so any previous elections you had in place will roll over for 2018/2019 Plan Year.

Q. How do I know if my doctor is in the CareFirst Network?

A. If you would like to see if your current provider is in the CareFirst Network, go to www.carefirst.com, click on find a doctor and continue as guest. When using the provider search tool, the plan type selected should be BlueChoice Advantage. You can also search for providers by downloading CareFirst's free app to your Apple® or Android® mobile device.

Q. Will I receive a new ID card?

A. Yes, you will receive a new Medical ID card from CareFirst BlueCross and BlueShield.

Q. If I am in the middle of treatment with UHC, what do I do?

A. If you or your covered dependent(s) have an unstable or serious medical condition that requires a limited course of treatment or follow-up care, and are currently being treated by a specialist who is not a CareFirst and/or CareFirst BlueChoice participating provider, you should complete a Transition of Care form (Contact HR to request a form). Some examples of medical conditions that may qualify for the Transition of Care program include:

- pregnancy (beyond 24 weeks gestation)
- bone fractures
- recent heart attack
- other acute trauma or surgery
- joint replacement
- newly diagnosed cancer

Q. What is a Flexible Spending Account (FSA)?

A. A FSA is a tax-advantaged account established to pay for qualified health and/or dependent care expenses. Participants must reenroll each plan year and unused funds are forfeited each Plan Year (except up to \$500 for health care may be rolled over to the next Plan Year). Open enrollment occurs each May for July 1st.

Q. Does the Flexible Spending Account need be re-elected each year?

A. Yes, you must re-elect the Flexible Spending Account for health care or dependent care each year. You will enroll online through the employee Self-Service portal. Click on the link provided in the email for open enrollment. Please follow the instructions in the email provided to enroll. You may also come to one of the employee benefit sessions for assistance if needed.

Q. How do I know what rate level I pay per pay?

A. If you are a 10 month employee, you will pay the 10 month rate per pay. If you are an 11 month employee, you will pay the 11 month rate per pay. If you are a 12 month employee, you will pay the 12 month rate per pay. Please refer to the rate premium charts for your rates that was included in the benefit summary guide packet.

Q. Do I need to attach certification documents to verify my dependents?

A. You do not need to attach documents to verify your dependents during open enrollment. However, you may be required to provide an ATTESTATION verifying your dependents meet the eligibility requirements. In addition, in the future you could be audited and required to provide copies of birth certificates, marriage certificates and your 1040 tax form.

Q. Why did I receive an email confirming a change to my benefit elections?

A. You will receive an automatic email confirmation when you look at or change your elections. Once you click on the "SAVE" button, that generates the email. If you do not click on the "SAVE" button an email will not be generated and your elections will not be saved.

Q. Do I need to elect the Delta Dental Buy-up each year?

A. No, you do not need to elect each year if you have this benefit. However, if you want to change from the Standard Delta Dental to the Buy-up, then yes, you must elect the Buy-up during open enrollment. There are some differences between the plans and you can compare the plans by calling Delta Dental at 800-932-0783 or review the Summary Plan highlights on the FCPS Webpage at <https://www.fcps.org/benefits/dental-plan>

Q. Do I list a dependent as a son, daughter or child?

A. Please list your dependent children as a "CHILD". If you are going to list them as a dependent and beneficiary, be sure to list them as both a beneficiary/dependent. You may need to list your spouse as both a beneficiary and dependent as well. Otherwise the system will not let you add them as a dependent or a beneficiary if they are not correctly entered.