

HUMAN RESOURCES DIVISION
BENEFITS DEPARTMENT
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TO: All Retired Employees Continuing Health/Dental Insurance

FROM: Penny Opalka, FCPS Benefits Office

RE: Insurance Information Effective January 1, 2019

Retiree Open Enrollment Event		
FCPS Staff Development Center 44 West Frederick St. Walkersville, MD 21793	Friday Sept. 21, 2018	9 am – 12 noon

As a reminder, effective July 1, 2018, your medical and vision coverage is administered by CareFirst BlueCross BlueShield. To create a login account go to www.carefirst.com/frederick, where you may view benefits, request an insurance card, see your claims, or search for providers. 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. If you need assistance you can call CareFirst customer service at 1-866-386-2043.

Please note that as an FCPS retired employee you are covered under the Frederick County School Health Plan. Therefore, your coverage **does** include medical and prescription coverage. The notice in the MD State Pension Plan Newsletter stating you will no longer have prescription coverage *applied to State employees*. You continue to have prescription coverage through the FCPS health plan.

Retirees may attend the open enrollment session any time between 9 am and 12 noon. Representatives from CVS/SilverScript, Delta Dental and CareFirst will be available to provide information and answer your questions. Medicare-eligible retirees are encouraged to attend to learn about the SilverScript Medicare D prescription coverage. FCPS representatives will be present to assist you with making insurance coverage changes. In addition, Wellness Screenings will be available for you to participate in should you desire to do so.

Wellness Screenings to be provided are as follows:

- Bone density
- Blood pressure Screenings
- Vision Screenings
- Vaccinations – flu, tetanus, pneumonia

Registration is required for Vaccination by September 14, 2018. Please enter the following address <https://goo.gl/forms/PrNcESlirtyLDw83> into your web browser to access the sign-up sheet. Register for the Vaccinations you would like to have administered. You will need to bring your insurance card with you to the event so that your insurance can be billed for these services.

IMPORTANT INFORMATION ABOUT YOUR INSURANCE BENEFITS

This information applies to 2019 insurance benefits for eligible Frederick County Public Schools (FCPS) retirees:

- The 12 month benefit plan year for all retirees will start over January 1, 2019.
- The FCPS plan copayments remain the same.
- Monthly premiums have not increased for 2019. However, FCPS reserves the right to change monthly premiums mid-year based on the performance of the self-insurance fund at the end of the fiscal year which is June 30, 2019.

What You Need to Do Between October 15th & October 31, 2018:

- You have the opportunity to change your level of coverage (family to individual or individual to family)
- Change coverage between Delta Dental Plans for standard (max /person \$1500) or Buy-Up Plan (max /person \$2500)
- All changes become effective January 1, 2019.

For all enrolled participants, **no action is required, unless you wish to make a coverage change.** Contact the Benefits Office, 301-644-5052, to obtain the Employee/Member Enrollment Change Application or visit our website at https://www.fcps.org/benefits/files/Documents/CareFirst_Enrollment.pdf.

NOTE: Once you waive coverage – you CANNOT re-enroll at a later date.

“Grandfathered Status”

FCPS has elected to be a “grandfathered health plan” under the Patient Protection and Affordable Care Act (Affordable Care Act). As permitted by the Affordable Care Act, a “grandfathered health plan” can preserve certain basic health coverage that was already in effect when the law was enacted. As a “grandfathered health plan”, FCPS is not subject to certain consumer protections of the Affordable Care Act that may apply to other plans. “Grandfathered Status” is subject to change if certain health plan changes are made, per federal guidelines.

Summary of Benefits Coverage

In compliance with the Affordable Care Act, FCPS provides a Summary of Benefits and Coverage (SBC). The SBC can be found at the FCPS website, www.fcps.org/benefits. Paper copies are available upon request. The SBC **is intended to be educational in nature. Complete details can be found in the insurance companies’ documents and the plan’s legal documents, which will always govern in case of a dispute.**

Visit the FCPS Benefits website, www.fcps.org/benefits/for-retirees for detailed information on:

- Monthly premium rates for Fiscal Year 2019
- CareFirst Blue Advantage Plan Summary Highlights
- CVS Caremark and SilverScript pharmacy plans
- CareFirst/DavisVision Plan Summary Highlights
- Delta Dental Plan
 - Standard Plan \$1,500 maximum benefit per covered person per plan year
 - Buy up Plan \$2,500 maximum benefit per covered person per plan year
- Affordable Care Act Exchange Notice
- Health Insurance Portability and Accountability Act (HIPAA) Privacy Notice
- Other legal notices