



Frederick County Public Schools

2019 Open Enrollment Benefits Information

Your FY 2019/2020 FCPS Benefit Open Enrollment

OPEN ENROLLMENT

Begins May 1, 2019

Ends May 24, 2019

Coverage Effective Date:
July 1, 2019

Dear Employee:

It's open enrollment for your 2019/2020 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 2019/2020 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 24, 2019 At Midnight EST.**

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

View Benefit Options

FCPS and the Insurance Council are pleased to announce that we will be adding the following optional coverages for the upcoming plan year:

- Employee Life and AD&D Coverage
- Spouse & Child(ren) Life Coverage
- Short Term Disability (STD) Plan

Please read the Plan Enrollment Summary Guide for additional details. In addition, the health insurance premiums will increase by 2% for the upcoming year contingent upon final contract negotiations with FCTA, FASSE, FCASA and final adoption of the Board of Education's Fiscal Year 2019/2020 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 may 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 medical and dental 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.

Q. Does the Flexible Spending Account (FSA) need to be re-elected each year?

A. Yes, you must re-elect the FSA for health care and/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. For further assistance, please attend one of the employee benefit sessions.

Q. For the New Optional Life and the Short-Term Disability (STD) plans, if employees do not enroll when they are eligible and during this open enrollment for 7/1/19, can they enroll during an open enrollment period the following year?

A. Yes, but the following would apply:

- Optional Life Insurance – late entrants will need to provide Evidence of Insurability
- The STD plan does allow late entrants to sign up with a 60 day benefit waiting period

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

A. Open enrollment elections remain in effect for the 2019/2020 Plan Year (July 1, 2019 – June 30, 2020). 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.). For more information regarding qualified reasons go to www.fcps.org/benefits.

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 24, 2019 at midnight EST. If you fail to do so, any previous elections you had in medical and dental will roll over for the 2019/2020 Plan Year.

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. 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 chart 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 plan, 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.

Q. Is the Spouse Optional Life rate based on the Employee's age or the Spouse's age?

A. The rates are based on the Employee's age.

Q. Is the Child(ren) life insurance rate of \$2.00/month the same if an employee has one child or five children?

A. Yes.

Q. If I currently have the Spouse benefit of \$4,000 and the Child benefit of \$2,000, can I keep it?

A. Yes, you can keep this coverage without electing employee coverage and you will be grandfathered.

Q. If I currently have the Spouse benefit of \$4,000 and the Child benefit of \$2,000, can I increase coverage via the age based rates?

A. Yes, but you will no longer be able to keep the \$4,000/\$2,000 coverage and you must also enroll in Employee Only Coverage.

Q. How does the new Short-Term Disability (STD) plan coordinate with my sick bank?

A. The STD benefit begins after the Sick Leave Bank is exhausted.