

**HUMAN RESOURCES DIVISION
BENEFITS DEPARTMENT**
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September 2020

TO: All Retired Employees Continuing Health/Dental Insurance
FROM: Donna Clabaugh, FCPS Benefits Office
RE: Insurance Information Effective January 1, 2021

Retiree Open Enrollment Event		
FCPS Staff Development Center 44 West Frederick St. Walkersville, MD 21793	Monday Sept. 28, 2020	8 am – 11 am

Retirees may attend the open enrollment session any time between 8 am and 11 am. Representatives from 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.

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.

Your retiree coverage includes prescription benefits administered by CVS/SilverScript. If you are Medicare eligible, visit <http://fcps.silverscript.com>; if you are not Medicare eligible, visit <http://www.caremark.com>. Create a login for the applicable site to learn about prescriptions and benefits.

Wellness screenings and services available at the event are bulleted below. You will need to bring your **insurance card** with you to the event so that your insurance can be billed for these services.

- Blood pressure Screenings
- Vaccinations – flu, tetanus, pneumonia and shingles

Registration is required for vaccinations by September 25, 2020. Please enter the following address: <https://docs.google.com/forms/d/e/1FAIpQLSchHejiSTNatMIHI4s6B7IDaHISb5GsTFKsr88f0es-5grLIA/viewform> into your web browser to access the sign-up sheet. Register for the vaccinations you would like to have administered.

IMPORTANT INFORMATION ABOUT YOUR INSURANCE BENEFITS

This information applies to 2021 insurance benefits for eligible Frederick County Public Schools (FCPS) retirees:

- The 12-month benefit plan year for all retirees will begin January 1, 2021.
- The FCPS plan copayments remain the same.
- Monthly premiums have increased beginning July 2020.

What You Need to Do Between October 15 and October 30, 2020:

- You have the opportunity to change your level of coverage (family to individual or individual to family)
- Change your Delta Dental Plan: Standard (max /person \$1500) or Buy-Up Plan (max /person \$2500)

All changes become effective January 1, 2021.

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.

Blue Rewards

Improving your health just got easier! CareFirst BlueCross BlueShield (CareFirst) has partnered with Sharecare, Inc.* to bring you a new wellness and incentive program that puts the power of health directly in your hands. Access the program's tools, resources and personalized recommendations whenever and wherever you want. Get started by learning your RealAge® and you'll be one step closer to earning an incentive up to \$100! Retirees will be eligible to participate beginning January 1, 2020.

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, <https://www.fcps.org/benefits/for-retirees> for detailed information on:

- Monthly premium rates for Fiscal Year 2020
- 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