



Office of *Human Resources*

# Rock enRoll

## 2019 Open Enrollment Guide

HEADLINERS:

MEDICAL Rx DENTAL VISION LIFE FSAs

DEADLINE:

October 5, 2018



## Open Enrollment: September 17 to October 5, 2018

Open Enrollment is the time of year you can enroll in, change or cancel health, dental, vision and optional life insurance for yourself and your dependents. It's also when you can enroll or re-enroll in a Flexible Spending Account (FSA). Remember, FSA plan participation does not carry over from year to year; you must re-enroll in the FSA during Open Enrollment to continue for 2019. All changes and supporting documentation must be received by **October 5, 2018 at 5 p.m. ET**. Any changes made during Open Enrollment will take effect January 1, 2019.

## MCG's Rockin' Benefits

Across the nation, healthcare rates are on the rise and continue to reflect double digit increases. Compared to the national average, Montgomery County Government (MCG) benefit plans are generous in both plan design and affordability. For 2019, here is what MCG will pay toward your health care premiums:

	MCG'S 2019 Annual Contribution		
	Self	Self + 1	Family
<b>Medical</b>			
CareFirst High Option POS (medical only)	\$5,669.56	\$9,807.72	\$16,514.16
CareFirst Standard Option POS (medical only)	\$5,272.54	\$9,121.06	\$15,358.20
UnitedHealthcare HMO (medical only)	\$5,100.16	\$9,804.60	\$15,586.48
Kaiser HMO (medical with Rx)	\$5,961.02	\$11,206.52	\$17,644.38
<b>Prescription</b>			
Caremark High Option \$4/\$8 Rx Plan*	\$1,811.62	\$3,480.88	\$5,394.22
Caremark High Option \$5/\$10 Rx Plan**	\$1,811.62	\$3,480.88	\$5,394.22
Caremark Standard Option \$10/\$20/\$35 Rx Plan	\$1,811.62	\$3,480.88	\$5,394.22
<b>Dental</b>			
Dental PPO (Traditional Dental Plan)	\$312.26	\$695.24	\$1,000.48
Dental HMO (DHMO)	\$125.32	\$237.64	\$347.62
<b>Vision</b>			
Vision Plan	\$33.28	\$52.52	\$79.82

\*Only available to MCGEO and IAFF members who are MCG employees.

\*\*Only available to FOP members, unrepresented employees and retirees.

## MCG's Wellness Program Rocks Too!

LiveWell, MCG's joint labor-management employee wellness program, is designed to help you "live well" by providing programs and resources to enhance your work/life balance, such as:

- Virgin Pulse – *earn up to \$350 a year*
- Onsite fitness classes – *provided at four MCG locations*
- Specialty programs – *nutrition, stress management, diabetes and more*
- Wellness email tips – *Wellness Wednesdays and monthly newsletters*



For more information, visit [www.montgomerycountymd.gov/livewell](http://www.montgomerycountymd.gov/livewell). LiveWell programs are open to insurance-eligible MCG and participating agency employees. FOP members are ineligible to participate in LiveWell programs.

# Upcoming 2019 Releases 🎵

## 2019 Benefits Changes at-a-Glance

Beginning January 1, 2019, the following changes will be made to MCG's benefits lineup:

- New vision, dental and life insurance carriers will be introduced to help keep any plan premium increases to a minimum for both MCG and employees:
  - Your benefits will remain the same, and, in some cases, be enhanced to include more features.
  - **You and your dependents will be automatically enrolled with the new carriers under the same coverage you currently have unless you make a benefits change during Open Enrollment.**
  - Vision and dental plan participants will need to check the new carrier's website to ensure your current provider participates in the plan. If not, you can choose a new provider from the new carrier's network.
  - In late December, new ID cards will be sent to all vision and dental plan participants.
- The Healthcare FSA annual contribution amount will increase by \$100 to a total of \$2,650 per year.

Please read on to learn more!

## New Vision Plan Carrier with Hearing Benefits: EyeMed

Effective January 1, 2019, EyeMed will be MCG's vision plan carrier. To search for participating providers, visit [www.eyemed.com](http://www.eyemed.com). For tips on using EyeMed's online provider directory, visit *How to Find a Participating Vision Provider* on MCG's Open Enrollment Home Page: [www.montgomerycountymd.gov/OE](http://www.montgomerycountymd.gov/OE). Here's a sample of EyeMed's providers:



Also, with EyeMed's partner Amplifon, the nation's largest independent hearing discount network, MCG will offer enhanced hearing benefits. The new discount will provide:

- 40% off hearing exams at thousands of locations around the country
- Discounted, set pricing on thousands of hearing aids, including the latest technology to hit the market
- Low price guarantee — if you find the same product at a lower price, Amplifon will beat it by 5%
- 60-day hearing aid trial period with no restocking fees
- One-year free follow-up care with unlimited appointments
- Free batteries for two years with initial purchase
- Three-year warranty and loss and damage coverage

### Important notes:

- The two-year late entrant waiting period has been removed. You no longer need to wait two years to join the vision plan — you can join during Open Enrollment (effective January 1, 2019).
- You and your dependents will be automatically enrolled with EyeMed under the same coverage you currently have unless you make a benefits change during Open Enrollment.

## New Dental Plan Carrier: CIGNA

Effective January 1, 2019, CIGNA will be MCG's dental plan carrier. Employees may continue to elect one of two different types of dental plans: PPO or DHMO. To search for participating providers, visit [www.cigna.com](http://www.cigna.com) and select from the correct network below:

Plan	CIGNA Network
CIGNA PPO	Use the Total CIGNA PPO network if you wish to receive in-network benefits
CIGNA DHMO	You must use the CIGNA Dental Care-Access Plus network to receive benefits

For assistance navigating CIGNA's online provider directory, visit *CIGNA – How to Find a Dentist* on MCG's Open Enrollment Home Page: [www.montgomerycountymd.gov/OE](http://www.montgomerycountymd.gov/OE).

### Important notes:

- The two-year late entrant waiting period has been removed. You no longer need to wait two years to join a dental plan — you can join during Open Enrollment (effective January 1, 2019).
- You and your dependents will be automatically enrolled with CIGNA under the same coverage you currently have unless you make a benefits change during Open Enrollment.

## New Life Insurance Carrier: MetLife

Effective January 1, 2019, MetLife will be MCG's life insurance carrier for Basic Life, Accidental Death and Dismemberment (AD&D), Optional Life and Dependent Life insurance. By changing to MetLife, MCG will offer the following new value-added services for all employees enrolled in Optional Life and Dependent Life\* insurance:

- **Will Preparation Services** offer you and your spouse unlimited face-to-face or telephone meetings with an attorney from Hyatt Legal Plans' network to prepare or update a will, living will, and Power of Attorney.
- **WillsCenter.com** helps you and your spouse prepare a will, living will, Power of Attorney and HIPAA Authorization at your own pace online.
- **Estate Resolution Services** provide estate representatives and beneficiaries with unlimited face-to-face legal assistance with probating your or your spouse's estates. Beneficiaries may also consult an attorney from Hyatt Legal Plans' network of participating attorneys.
- **Funeral Assistance Services** help simplify the funeral planning process for your loved ones and beneficiaries with assistance in locating funeral homes, florists, and local support groups. You will also receive 10% off funeral services.
- **Grief Counseling** provides you and your dependents up to five private counseling sessions, in-person or by phone, with a professional grief counselor to help cope with loss, whether it's a death, illness or divorce.

Remember, Open Enrollment is your opportunity to increase or purchase supplemental life insurance for yourself or your family. During the week of September 17, 2018, benefits-eligible employees will receive a personalized mailing showing their different coverage options and associated premiums for 2019. You can also access MetLife's online needs assessment and premium calculator tools at [www.montgomerycountymd.gov/OE](http://www.montgomerycountymd.gov/OE).

### Important notes:

- To enroll in or increase your Optional Life coverage, you must complete an online Statement of Health in addition to the *2019 Health and Life Insurance ACTIVE – Election Form*. MetLife will email you a link to complete the online Statement of Health shortly after Open Enrollment.
- You and your dependents will be automatically enrolled with MetLife under the same coverage you currently have unless you make a benefits change during Open Enrollment.

\*Referred to as *Employee Supplemental Life Coverage* and *Dependent Supplemental Life Coverage* by MetLife.

## Healthcare FSA Limit Increasing

Beginning January 1, 2019, MCG is increasing the Healthcare FSA annual limit to the IRS maximum of \$2,650. The FSA enables eligible employees to use pre-tax dollars, up to the maximum, for eligible qualified medical expenses.

**How it works:** Your annual elected amount is deducted from your paycheck each pay period — prior to Federal, State and FICA taxes being calculated — so you pay less in taxes. That amount is placed in your FSA. You then use your FLEXEXPRESS debit card to pay for IRS qualified medical expenses, such as copays, coinsurance, deductibles, dental work, glasses and contact lenses, orthodontia, and other medical, dental, vision and hearing products and services.

Tax Savings Example	Before Enrolling	After Enrolling
Annual earnings	\$45,000.00	\$45,000.00
Annual FSA election amount	\$0.00	-\$2,000.00
Taxable income	\$45,000.00	\$43,000.00
Approximate taxes paid (27.65%)	-\$12,442.50	-\$11,889.50
<b>Annual tax savings/increase in spendable income</b>	<b>\$0.00</b>	<b>\$553.00</b>

In addition to the Healthcare FSA, MCG continues to offer the following money-saving FSAs:

**Child Care FSA:** For expenses related to child care away from home, child care in your home, before and after school programs, summer day camps and adult day care.

**Commuter Choice Mass Transit FSA:** For expenses related to mass transit, such as bus, rail, subway, ferry, UberPool, Vanpool, Lyft Line. Enrollment in this plan can occur throughout the year and is not impacted during Open Enrollment.

Remember, you must make a new FSA election each year. To enroll or re-enroll in the Healthcare FSA or Childcare FSA for 2019, use the online Self-Service Benefits system (see page 8). Note that enrollment in the Commuter Choice Mass Transit FSA is not available via the self-service portal. Instead, complete a *2019 Health and Life Insurance Active Election Form* and submit it to OHR by Friday, November 16, 2018 to begin this program for January 2019 deductions. Forms received after that date will be effective February 2019.

## 2019 Employee Rates

MCG will continue to offer the same excellent plans for 2019; below are the new rates for 2019.

	Your New 2019 Cost Per Biweekly Paycheck			Difference Between 2018 and 2019 Rates Per Biweekly Paycheck		
	Self	Self + 1	Family	Self	Self + 1	Family
<b>Medical</b>						
CareFirst High Option POS (medical only)	\$72.69	\$125.74	\$211.72	\$5.64	\$9.75	\$16.42
CareFirst Standard Option POS (medical only)	\$67.90	\$116.94	\$196.90	\$5.54	\$9.07	\$15.27
UnitedHealthcare HMO (medical only)	\$49.04	\$94.27	\$149.87	\$3.24	\$6.23	\$9.91
Kaiser HMO (medical with Rx)	\$57.32	\$107.76	\$169.66	\$4.14	\$7.79	\$12.26
<b>Prescription</b>						
Caremark High Option \$4/\$8*	\$113.39	\$209.79	\$325.11	\$4.83	\$8.93	\$13.85
Caremark High Option \$5/\$10**	\$111.00	\$205.36	\$318.24	\$4.70	\$8.68	\$13.46
Caremark Standard Option \$10/\$20/\$35	\$24.13	\$44.63	\$69.16	\$1.87	\$3.45	\$5.34
<b>Dental</b>						
Dental PPO (Traditional Dental Plan)	\$4.00	\$8.92	\$12.83	\$0.00	\$0.00	\$0.00
Dental HMO (DHMO)	\$1.61	\$3.05	\$4.46	-\$0.17	-\$0.32	-\$0.47
<b>Vision</b>						
Vision Plan	\$0.43	\$0.68	\$1.03	\$0.00	\$0.00	\$0.00

\* Only available to MCGEO and IAFF members who are MCG employees.

\*\* Only available to FOP members, unrepresented employees and retirees.



# Get Your Backstage Pass

## Resources Provided by Your Medical Plan

### Carrier Websites Make It Easy to Navigate Your Plan

The carrier websites make it easy to understand and manage your health plan and benefits online. By setting up an account with your carrier, you can:

- Find and select in-network facilities, doctors, specialists, and behavioral health providers — including hospitals and urgent care centers. You can even compare hospitals to determine which is best for the care you need.
- Choose or change your primary care provider (PCP) as applicable.
- View, order or print your member ID card.
- Check the status of claims and out-of-pocket expenses and review your Explanations of Benefits (EOBs).
- Download forms for claim submissions, authorizations and more.
- Confirm if a referral or preauthorization is required for a specific service.

### Built-In Health and Wellness Program Support Is at Your Fingertips

MCG's medical carriers offer valuable programs to help you manage your health, such as:

- Disease management programs to help manage your chronic condition through personalized coaching, support, encouragement and online education materials
- Maternity programs to support healthy moms and healthy babies
- Weight-loss programs with telephonic coaching support and web-based tools to help ensure long-term weight management
- Smoking cessation programs with supportive coaching to make quitting more successful
- Discounts on gym memberships, weight loss programs and more

### These Tips Will Save You Money

**Know where to go for care:** You have many options when you need care. If you need medical care and your condition is not serious or life threatening, you can save by connecting with a doctor online through a virtual visit, or by going to an urgent care center or convenience care clinic instead of a hospital emergency room.

**Stay in-network whenever possible:** In-network refers to a list of health care providers who have reached agreements with your insurance company on how much they will charge for their services. Your out-of-pocket costs and administrative responsibilities will typically be lower if you use providers on that list. If you go out-of-network, you will be responsible for the difference between their billed amount and the carrier's allowed amount.

**Choose generic and try mail order medications:** The FDA says generic drugs use the same active ingredients and work the same way in the body as brand name drugs, but cost 30% to 80% less. Taking a maintenance medication? Ask your doctor to write a 90-day prescription instead of a 30-day prescription. Then, have it filled at a CVS retail store or through CVS mail order. You pay just one 30-day copay for a 90-day fill.

**Review your prescription drug plan options:** Decide which Caremark prescription plan — the Standard or High Option — is best for you. (Note that the Kaiser HMO includes prescription drug coverage.) Both plan options cover the same prescription drugs but have **significantly** different copay levels; also, the Standard Option has a \$50 calendar year deductible per family. For details, contact Caremark.

See page 12 for a list of carrier websites, phone numbers and more tips!

# Shake, Rattle, enRoll

## How to Make Changes for 2019

1. Go to [www.montgomerycountymd.gov/OE](http://www.montgomerycountymd.gov/OE) and select the Employee Open Enrollment Home Page.
2. Review the variety of online planning tools.
3. Make your benefits changes online.
4. Print your 2019 online confirmation statement and keep it for your records.
5. Send any additional required paperwork (see below) so that it is received by **October 5, 2018 at 5 p.m. ET.**

### No Changes?

If you review your Open Enrollment materials and decide not to make any changes for 2019, you do not need to do anything — unless you want to re-enroll in an FSA for 2019. Remember, FSA plan participation does not carry over from year to year; you must re-enroll during Open Enrollment to continue participation for 2019.

## Having a Life Event?

If you have a qualified status change (life event) **during** Open Enrollment such as marriage, divorce, the birth of a child or the death of spouse, **please do not make changes using the Open Enrollment form or online system.** Instead, contact the OHR Health Insurance Team via MC311 to make your changes (see page 12).

## Required Forms and Additional Documentation

If you want to...	You need to make your changes (online or using an Election Form) and submit:
Add a dependent	<ul style="list-style-type: none"><li>• <i>Spouse</i>: Official State Marriage Certificate (certified by appropriate State or County Official)</li><li>• <i>Biological Child</i>: State Birth Certificate*</li><li>• <i>Adopted Child</i>: Copy of Adoption or Placement for Adoption Papers</li><li>• <i>Step Child</i>: State Birth Certificate*, Marriage Certificate and Divorce Decree or Custody Papers</li><li>• <i>Disabled Child</i>: Medical plan verification of disability prior to age 26</li><li>• <i>Legal Custody</i>: Copy of Court Order granting legal custody</li></ul> <p>* Must show plan member or spouse as parent.</p> <p>➔ Fax or mail this documentation using the Confidential Fax/Mail Coversheet (page 13).</p>
Remove a dependent	No additional form or documentation is needed during Open Enrollment (except for life events that occur during Open Enrollment, such as a divorce or dependent death — contact the Health Insurance Team via MC311).

For forms and information on how to obtain missing dependent documentation: Go to your Open Enrollment Home Page at [www.montgomerycountymd.gov/OE](http://www.montgomerycountymd.gov/OE).

# Jam Sessions

## 2019 Open Enrollment Schedule

Can't attend at your location? Feel free to attend any session below!

Date	Time	Event	Details
9/20	11 a.m. – 2 p.m.	<b>Public Safety HQ Cafeteria</b> 100 Edison Park Drive Gaithersburg, MD 20878	<b>Q&amp;A Session:</b> OHR Health Insurance Team members will be available onsite to answer questions you may have.
9/25	11 a.m. – 2 p.m.	<b>Gaithersburg RideOn – Building 1, Gate 2</b> 16624 Crabbs Branch Way Gaithersburg, MD 20855	<b>Q&amp;A Session:</b> OHR Health Insurance Team members will be available onsite to answer questions you may have.
9/26 & 9/27	11 a.m. – 2 p.m.	<b>Executive Office Building Cafeteria (Terrace Level)</b> 101 Monroe Street Rockville, MD 20850	<b>Benefits Fairs:</b> Plan representatives for MCG's carriers, as well as OHR Health Insurance Team members, will be onsite to answer questions.
10/2	11 a.m. – 2 p.m.	<b>Rockville Library (1st floor)</b> 21 Maryland Avenue Rockville, MD 20850	<b>Q&amp;A Session:</b> OHR Health Insurance Team members will be available onsite to answer questions you may have.
10/2	11 a.m. – 2 p.m.	<b>Housing Opportunities Commission</b> 10400 Detrick Avenue Kensington, MD 20895	<b>Q&amp;A Session:</b> OHR Health Insurance Team members will be available onsite to answer questions you may have.
10/3	11 a.m. – 2 p.m.	<b>Public Safety HQ Cafeteria</b> 100 Edison Park Drive Gaithersburg, MD 20878	<b>Q&amp;A Session:</b> OHR Health Insurance Team members will be available onsite to answer questions you may have.

**Reminder:** The OHR Health Insurance Customer Care Center is open Monday through Friday, from 8 a.m. to 5 p.m. and is located at 101 Monroe Street, 7th Floor, Rockville, MD 20850.

**Need Help Enrolling?** Attend one of our benefits Open Enrollment lab sessions:

Date	Time	Location
10/2	8 a.m. – noon	<b>Executive Office Building OHR (7th floor)</b> 101 Monroe Street Rockville, MD 20850
10/4	1 – 5 p.m.	

# Legal Notices

## For the 2019 Plan Year

Please keep the following legal notices with your important benefits documentation.

### Notice of Creditable Coverage

#### *Important Notice from Montgomery County About Your Prescription Drug Coverage and Medicare*

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Montgomery County and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Montgomery County has determined that the prescription drug coverage offered by MCG's group insurance plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

#### **When Can You Join a Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

#### **What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?**

At this time, MCG offers Medicare eligible retirees the following prescription plans:

- Caremark High Option Prescription Plan
- Caremark Standard Option Prescription Plan
- Prescription coverage available through the Kaiser's Medicare Plus plan

If you (and/or your dependents) are eligible for Medicare (including due to disability) and elect to participate in the Caremark High Option Prescription Plan or Standard Option Prescription Plan, you (and/or your dependents) will automatically be enrolled in Medicare Part D. Medicare requires that you have a 21-day period to opt out of Medicare Part D participation. However, if you opt out, you (and your dependents, if applicable) will not have any prescription drug coverage through MCG's prescription drug plans. If you elect to participate in the Kaiser plan, this is not applicable.

If you or your Medicare eligible dependent decide to join a Medicare drug plan, coverage under the MCG plan will terminate for that individual. Therefore, please note that if you join a Medicare drug plan, and as a result your County coverage is terminated, **coverage for your dependents will also terminate.**

If you decide to join a Medicare drug plan and you decide to drop your current County coverage, be aware that you and your dependents will only be able to elect coverage at open enrollment.

#### **When Will You Pay a Higher Premium (Penalty) To Join a Medicare Drug Plan?**

You should also know that if you drop or lose your coverage with MCG and don't enroll in Medicare prescription drug coverage within 63 days after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage determined to be Creditable Coverage, your monthly premium may go up at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium may always be at least 19% higher than the Medicare Base beneficiary premium. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to enroll.

#### **For More Information About This Notice or Your Current Prescription Drug Coverage**

The Office of Human Resources, Health Insurance Team  
101 Monroe Street, 7th Floor  
Rockville, Maryland 20850

Contact the MC311 OHR Customer Service Center, Monday through Friday, 8 a.m. to 5 p.m.: 240-773-OHR1 (240-773-6471); any questions MC311 cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, Monday through Friday, open 8 a.m. to 5 p.m.

**NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Montgomery County changes. You also may request a copy of this notice at any time.

### For More Information About Your Options Under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the *Medicare & You* handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For details about Medicare prescription drug plans:

- Visit [www.medicare.gov](http://www.medicare.gov).
- Call your State Health Insurance Assistance Program (see your copy of the *Medicare & You* handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or you call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

September 2018  
Montgomery County Office of Human Resources, Health Insurance Team  
101 Monroe Street, 7th Floor  
Rockville, MD 20850

## Notice of Grandfathered Health Plan Status

Montgomery County Government believes the Plan is a grandfathered health plan under the Patient Protection and Affordable Care Act (the 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 that law was enacted. Being a grandfathered health plan means that the Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the OHR Health Insurance Team by contacting the MC311 OHR Customer Service Center, Monday through Friday, 8 a.m. to 5 p.m.: 240-773-OHR1 (240-773-6471); any questions MC311 cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, Monday through Friday, 8 a.m. to 5 p.m. You may also contact the U.S. Department of Health and Human Services at <https://www.healthcare.gov/health-care-law-protections/grandfathered-plans/>.

## Women's Health Care and Cancer Rights Act (WHCRA)

The Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Call your plan provider for more information.

## Availability of Other Important Legal Documents

Other legal documents are available free of charge at [www.montgomerycountymd.gov/HR](http://www.montgomerycountymd.gov/HR): Summary of Benefits and Coverage, Group Insurance Summary Description and HIPAA Privacy Notice. A paper copy of these documents can be provided free of charge by contacting the OHR Health Insurance Team via the MC311 OHR Customer Service Center, Monday through Friday, 8 a.m. to 5 p.m.: 240-773-OHR1 (240-773-6471); or by visiting the Office of Human Resources, 101 Monroe St. (7th Floor), Executive Office Building, Rockville, MD 20850.

*The County expects to continue its group insurance plans, but it is the County's position that there is no implied contract to do so. The County reserves the right to change or discontinue any terms of the plans, subject to applicable laws and County collective bargaining agreements. The County may amend the plans, either prospectively or retroactively, as required by Federal or State law. In the event of a conflict between this Open Enrollment flyer, the County Code, the Summary Description and/or the Plan documents, the County Code, then the Plan Document and then the Summary Description will govern.*

Distributed September 2018

**Participating agency employees: Depending on your employer, not all of the benefits and information in this flyer may apply. For details, contact your employer's human resources representative.**

# Your Crew

## Important Benefits Contact Information

Resource	Phone	Web / Email
<b>Medical</b>		
<ul style="list-style-type: none"> <li>CareFirst BlueCross BlueShield</li> </ul>	1-888-417-8385	<a href="http://www.carefirst.com">www.carefirst.com</a> <i>Tip: Go to Find a Provider, click the Search feature, and choose a doctor from any BlueChoice Advantage network.</i>
<ul style="list-style-type: none"> <li>Kaiser Permanente               <ul style="list-style-type: none"> <li>Washington area</li> <li>Baltimore area</li> </ul> </li> </ul>	301-468-6000 1-800-777-7902	<a href="https://healthy.kaiserpermanente.org">https://healthy.kaiserpermanente.org</a>
<ul style="list-style-type: none"> <li>UnitedHealthcare HMO</li> </ul>	1-800-638-0014	<a href="http://welcometouhc.com/mcg">http://welcometouhc.com/mcg</a> or <a href="http://www.myuhc.com">www.myuhc.com</a> <i>Tip: This plan utilizes the Select EPO network.</i>
<b>Prescription</b>		
<ul style="list-style-type: none"> <li>Caremark</li> </ul>	1-866-240-4926	<a href="http://www.caremark.com">www.caremark.com</a>
<b>Dental</b>		
<ul style="list-style-type: none"> <li>CIGNA</li> </ul>	1-800-244-6224	<a href="http://www.cigna.com">www.cigna.com</a>
<b>Vision</b>		
<ul style="list-style-type: none"> <li>EyeMed</li> </ul>	1-866-800-5457	<a href="http://www.eyemed.com">www.eyemed.com</a> <i>Network: Insight</i>
<b>Life, AD&amp;D and Optional Life</b>		
<ul style="list-style-type: none"> <li>MetLife</li> </ul>	1-800-638-6420	<a href="http://www.metlife.com">www.metlife.com</a> <a href="http://www.lifeonlinecalculator.com/">http://www.lifeonlinecalculator.com/</a> <i>Life Insurance Needs Calculator</i>
<b>General Information</b>		
<ul style="list-style-type: none"> <li>MC311 OHR Customer Service Center</li> </ul>	240-773-6471	<a href="http://www.mc311.com">www.mc311.com</a> Open Monday to Friday, 7 a.m. to 7 p.m. Any questions MC311 representatives cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, Monday to Friday, open 8 a.m. to 5 p.m.
<ul style="list-style-type: none"> <li>Office of Human Resources (OHR) Health Insurance Team</li> </ul>		Fax: 240-777-5131 (Fax) Mail: OHR Health Insurance Team 101 Monroe Street, 7th Floor Rockville, MD 20850
<ul style="list-style-type: none"> <li>Open Enrollment Home Page</li> </ul>	N/A	<a href="http://www.montgomerycountymd.gov/OE">www.montgomerycountymd.gov/OE</a>
<ul style="list-style-type: none"> <li>OHR Website</li> </ul>	N/A	<a href="http://www.montgomerycountymd.gov/HR">www.montgomerycountymd.gov/HR</a>



OFFICE OF HUMAN RESOURCES  
HEALTH INSURANCE TEAM  
101 MONROE STREET, 7th FLOOR  
ROCKVILLE, MARYLAND 20850

## Confidential Fax / Mail Coversheet

**IMPORTANT:** Please use this coversheet only if you made health insurance changes that require you to submit dependent documentation such as a Certified Marriage License (must be signed by a state, county official) or Certified Birth Certificate, or Court Order proving custody.

To: OHR Health Insurance Team

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Date:

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From:

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Pages: (including this coversheet)

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Fax: 240-777-5131

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Phone: ( )

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Your note to the OHR Health Insurance Team (optional):

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This fax/mailling may contain confidential, privileged or protected health information. If you think you have received this fax/mailling in error, please advise the sender and shred this document immediately.

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# Raffle Entry Form

**Enter to Win a Prize!**



## **QUIZ: Which new MCG carrier offers hearing benefits?**

Your Name (*please print*): \_\_\_\_\_

Your County Phone Number: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Your County Email Address: \_\_\_\_\_



Answer the quiz question above and submit your completed entry using one of the following options:

- **MAIL or IN-PERSON** — OHR Health Insurance Team (101 Monroe Street, 7th Floor, Rockville, MD 20850) between the hours of 8 a.m. and 5 p.m.
- **FAX** — to the OHR Health Insurance Team at 240-777-5131.
- **OPEN ENROLLMENT FAIR** — See page 9 for the event schedule; place your entry in the Raffle Box.

**→ Raffle Entry Deadline: October 5, 2018 at 5 p.m. ET**



**Open Enrollment Begins:  
September 17, 2018**



**Deadline to Make Benefits Changes for 2019:  
October 5, 2018 at 5 p.m. ET**

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