

2020 Open Enrollment Guide



A Benefits Odyssey

Counting down your chance
to make changes to:

- ★ Medical
- ★ Prescription
- ★ Dental
- ★ Vision
- ★ Life Insurance
- ★ Flexible Spending Accounts

Deadline:
October 4, 2019



Office of *Human Resources*

Countdown to Liftoff

Open Enrollment 2020: September 16 to October 4, 2019

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 2020.

All changes and supporting documentation must be received by **October 4, 2019 at 5 p.m. ET**. Any changes made during Open Enrollment will take effect January 1, 2020.

MCG Benefits – They're Out of This World!

Across the nation, health care rates are on the rise and continue to reflect double digit increases. Compared to the national average, Montgomery County Government (MCG) benefit plans are more generous in both plan design and affordability. MCG will continue to make the same employer contributions in 2020.

Here is what MCG will pay on your behalf:

	MCG's 2020 Annual Contribution		
	Self	Self + 1	Family
Medical			
CareFirst High Option POS (medical only)	\$5,669.56	\$9,807.20	\$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 (Rx included)	\$6,083.48	\$11,436.36	\$18,006.04
Prescription			
Caremark High Option \$4/\$8 Rx Plan*	\$1,881.62	\$3,480.88	\$5,394.22
Caremark High Option \$5/\$10 Rx Plan**	\$1,881.62	\$3,480.88	\$5,394.22
Caremark Standard Option \$10/\$20/\$35 Rx Plan	\$1,881.62	\$3,480.88	\$5,394.22
Dental			
Dental PPO (Traditional Dental Plan)	\$332.54	\$741.26	\$1,066.52
Dental HMO (DHMO)	\$125.32	\$237.64	\$347.62
Vision			
Vision Plan	\$36.40	\$57.72	\$87.62

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

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

**For a smooth landing,
visit the Open Enrollment Home Page beginning September 16th:
www.montgomerycountymd.gov/OE**

New for 2020



Changes for the Upcoming Plan Year

Beginning January 1, 2020, the following changes will be made:

- ★ **There will not be a correction period this year.** You must print your confirmation statement immediately following the completion of your enrollment changes in employee self-service. This is your receipt for your 2020 elections. If there is any discrepancy with your enrollment, you will be required to provide your confirmation statement as proof of your Open Enrollment activity. Without proof, no changes will be permitted after Open Enrollment ends on October 4, 2019.
- ★ **The Health Care FSA annual contribution will increase.** The amount you can contribute for 2020 will increase by \$50 to a total of \$2,700 per year.

2020 Employee Rates

MCG will continue to offer the same excellent plans for 2020; below are the new employee rates for 2020.

	Your New 2020 Cost Per Biweekly Paycheck			Difference Between 2019 and 2020 Rates Per Biweekly Paycheck		
	Self	Self + 1	Family	Self	Self + 1	Family
Medical						
CareFirst High Option POS (medical only)	\$72.69	\$125.74	\$211.72	\$0.00	\$0.00	\$0.00
CareFirst Standard Option POS (medical only)	\$67.60	\$116.94	\$196.90	\$0.00	\$0.00	\$0.00
UnitedHealthcare HMO (medical only)	\$49.04	\$94.27	\$149.87	\$0.00	\$0.00	\$0.00
Kaiser HMO (Rx included)	\$58.49	\$109.96	\$173.14	\$1.17	\$2.20	\$3.48
Prescription						
Caremark High Option \$4/\$8*	\$113.39	\$209.79	\$325.11	\$0.00	\$0.00	\$0.00
Caremark High Option \$5/\$10**	\$111.00	\$205.36	\$318.24	\$0.00	\$0.00	\$0.00
Caremark Standard Option \$10/\$20/\$35	\$24.13	\$44.63	\$69.16	\$0.00	\$0.00	\$0.00
Dental						
Dental PPO (Traditional Dental Plan)	\$4.27	\$9.50	\$13.68	\$0.27	\$0.58	\$0.85
Dental HMO (DHMO)	\$1.61	\$3.05	\$4.46	\$0.00	\$0.00	\$0.00
Vision						
Vision Plan	\$0.47	\$0.74	\$1.13	\$0.04	\$0.06	\$0.10

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

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

Your Mission



Research Your Open Enrollment Options

Beginning September 16th, visit your Open Enrollment Home Page at www.montgomerycountymd.gov/OE to learn more about your plan choices and see which plans are best for you and your family. Here's what you'll find on the site:

- ★ **2020 Open Enrollment Presentation** – A benefits refresher with helpful resources and cost-saving tips.
- ★ **At-A-Glance Health Plan Comparison** – A side-by-side comparison of MCG's medical plan options.
- ★ **Plan Summaries** – Highlights of the medical, prescription, dental and vision plans.
- ★ **Life Insurance Needs Estimator** – A planning tool to help you determine how much Optional Life Insurance is right for you and your family.
- ★ **FSA Tax Savings Calculator** – A planning tool to help you see your estimated tax savings if you enroll in the Health Care or Child Care FSA.
- ★ **2020 Employee Self-Service Instructions and FAQs** – Step-by-step instructions for completing your Open Enrollment changes online.

Explore Your Plans Mobile Apps and Discounts

All of MCG's health insurance carriers offer simple-to-use mobile apps that can help make your life easier while you're on the go. Visit Google Play or the Apple App Store to download your carrier's app to help you:

- ★ Manage and track claims
- ★ View ID card information
- ★ Find doctors and compare quality ratings
- ★ Review your coverage
- ★ Track your account balances and deductibles
- ★ Access a variety of health and wellness tools

In addition, MCG's medical carriers offer valuable discount programs for a well-balanced lifestyle.

CareFirst's Blue365 program offers discounts on:

- ★ Footwear and apparel
- ★ Nutrition classes and home delivery food services
- ★ Fitness memberships and monitors
- ★ Hotels and travel club memberships
- ★ Personal care, such as skincare products, mindfulness courses, smoking cessation programs and more

UHC's Rally Health provides discounts on:

- ★ Entertainment tickets, such as NFL sporting events, movies, SpaWeek, Sam's club memberships and more
- ★ Meal delivery services
- ★ Genetic DNA test kits
- ★ Fitness gear and equipment
- ★ Personal care, such as Neutrogena products
- ★ Headfirst summer camps

Kaiser members have access to the following discounts:

- ★ Alternative care, such as acupuncture, massage therapy and chiropractic care
- ★ \$25 monthly gym memberships through the Active & Fit Direct program
- ★ Health classes and support groups offered at Kaiser facilities

For more information about the programs available to you, please contact your medical carrier (see page 11).

Reach for the Stars



Join MCG's Wellness Program

LiveWell, MCG's joint labor-management award-winning 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*
- ★ Online fitness classes – *provided through BurnAlong*
- ★ Specialty programs – *nutrition, stress management, diabetes and more*
- ★ Wellness email tips – *Wellness Wednesdays and monthly newsletters*



For more information, visit 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.

Enroll or Re-Enroll in a Flexible Spending Account (FSA)

Health Care FSA: Beginning January 1, 2020, MCG is increasing the Health Care FSA annual limit to the IRS maximum of \$2,700. FSAs enable eligible employees to use pre-tax dollars, up to the maximum, for eligible qualified medical expenses. To continue participation for 2020, you must re-enroll during this fall's Open Enrollment.

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, and other dental and vision 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
Annual tax savings/increase in spendable income	\$0.00	\$553.00

In addition to the Health Care 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. To continue participation for 2020, you must re-enroll during this fall's Open Enrollment period.

Commuter Choice Mass Transit FSA: For expenses related to mass transit, such as bus, rail, subway, ferry, UberPool, Vanpool, Lyft Line. Unlike the Health Care and Child Care FSAs above which require enrollment for the entire plan year, you can enroll in the commuter choice mass transit plan on the 1st of any month anytime throughout the year. Enrollment for January 1, 2020 is available via the self-service portal during Open Enrollment. If you choose to enroll at a later date, an enrollment form will be required.

For FSA details (such as the use-it or lose-it rule), see your Open Enrollment Home Page. To enroll or re-enroll in any 2020 FSA program, use the online Employee Self-Service system (see page 6).

Mission Critical Steps



How to Make Changes for 2020

1. Go to www.montgomerycountymd.gov/OE and select the Employee Open Enrollment Home Page (available beginning September 16th).
2. Review the variety of online planning tools.
3. Make your benefits changes online.
4. Print your 2020 online confirmation statement and keep it for your records. This is your receipt for your 2020 elections. If there is any discrepancy with your enrollment, you will be required to provide your confirmation statement as proof of your Open Enrollment activity. **Without proof, no changes will be permitted after Open Enrollment ends on October 4, 2019.**
5. Send any additional required paperwork (see below) so that it is received by **October 4, 2019 at 5 p.m. ET.**

No Changes?

If you review your Open Enrollment materials and decide not to make any changes for 2020, you do not need to do anything — unless you want to re-enroll in an FSA for 2020. Remember, FSA plan participation does not carry over from year to year; you must re-enroll during Open Enrollment to continue participation for 2020.

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 11).

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">• <i>Spouse</i>: Official State Marriage Certificate (certified by appropriate State or County Official)• <i>Biological Child</i>: State Birth Certificate*• <i>Adopted Child</i>: Copy of Adoption or Placement for Adoption Papers• <i>Step Child</i>: State Birth Certificate*, Marriage Certificate and Divorce Decree or Custody Papers• <i>Disabled Child</i>: Medical plan verification of disability prior to age 26• <i>Legal Custody</i>: Copy of Court Order granting legal custody <p>* Must show plan member or spouse as parent.</p> <p>→ Fax or mail this documentation using the Confidential Fax/Mail Coversheet (page 14).</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 (available beginning September 16th).

Mission Critical Steps, continued

Optional Life Insurance Statement of Health Reminder

If you increase or enroll in Optional Life Insurance during Open Enrollment, you are required to complete a Statement of Health (SOH) before your coverage can be approved. Statement of Health (SOH), also known as “evidence of good health,” is the process by which MetLife determines if you are healthy enough to be considered eligible for the amount of insurance coverage you are seeking.

After Open Enrollment ends on October 4, 2019, please check your County email for correspondence from MetLife with a link to complete the SOH online. You have 60 days from the date that you receive the email from MetLife to complete the Statement of Health for plan year 2020. If you do not complete the SOH within 60 days, your coverage will default to your 2019 coverage.

If you do not have access to a computer, you can complete a paper SOH form and return it directly to MetLife within 60 days of applying during Open Enrollment. Please do not send your completed SOH to the Health Insurance Team as it will contain private and personal health information. The paper SOH form can be found on the Open Enrollment Home Page www.montgomerycountymd.gov/OE (available beginning September 16th).

Upon receipt of your SOH, MetLife will review and respond either with a request for additional information or an approval or denial within 30 to 60 days. If you are approved by MetLife before January 2020, your deductions will begin on the first paycheck you receive for January 2020. If your SOH approval occurs after January 2020, you can expect your deductions to begin within one to two pay cycles after the approval is issued by MetLife.

For frequently asked questions (FAQs) regarding SOHs: Go to your Open Enrollment Home Page at www.montgomerycountymd.gov/OE (available beginning September 16th).

Make New Discoveries



Attend an Open Enrollment Event

The Open Enrollment events listed below provide the perfect opportunity to expand your benefit horizons! Subject matter experts will be on hand to answer all your health and life insurance questions. Can't attend at your location? Feel free to attend any session below.

SPECIAL EVENTS			
Date	Time	Event	Details
9/17 & 10/1	11 a.m. – 1 p.m.	Public Safety HQ Cafeteria 100 Edison Park Drive Gaithersburg, MD 20878	Q&A Session: OHR Health Insurance Team members will be available onsite to answer questions you may have.
9/24	11 a.m. – 1 p.m.	Gaithersburg RideOn – Building 1, Gate 2 16624 Crabbs Branch Way Gaithersburg, MD 20855	Q&A Session: OHR Health Insurance Team members will be available onsite to answer questions you may have.
9/19 & 9/26	11 a.m. – 2 p.m.	Executive Office Building Cafeteria (Terrace Level) 101 Monroe Street Rockville, MD 20850	Benefits Fairs: Plan representatives for MCG's carriers, as well as OHR Health Insurance Team members, will be onsite to answer questions.
10/3	11 a.m. – 1 p.m.	Rockville Library (1st floor) 21 Maryland Avenue Rockville, MD 20850	Q&A Session: OHR Health Insurance Team members will be available onsite to answer questions you may have.
9/25	11 a.m. – 2 p.m.	Housing Opportunities Commission 10400 Detrick Avenue Kensington, MD 20895	Benefits Fairs: OHR Health Insurance Team members will be available onsite to answer questions you may have.

Special Training Labs



How to Make Online Selections

Training labs are available to assist in making your benefit selections through Employee Self-Service. OHR will provide devices for use or you can bring your own device (tablet, smartphone, laptop).

To prepare for your session:

- ★ Please know which benefits you'd like to elect so that you can complete your enrollment at that time.
- ★ Please have your Oracle Username and Password with you and test it before you arrive.
- ★ A limited supply of devices will be available for use. Attendees bringing their own device, please make sure the device has Internet Explorer loaded as a browser.
- ★ If you are adding dependents not previously covered, you will need to provide required documentation (such as birth certificates, marriage certificates). Please save copies of this documentation on your device so we can assist with uploading it to complete your enrollment.

TRAINING LABS		
Date	Time	Location
9/19 & 9/26	11 a.m. – 2 p.m.	Open Enrollment Fairs (Self-Service Booth) Executive Office Building Cafeteria (Terrace) 101 Monroe Street; Rockville, MD 20850
9/20 & 9/30	8 a.m. – noon	Executive Office Building OHR (7th floor) 101 Monroe Street; Rockville, MD 20850
9/27 & 10/2	1 – 5 p.m.	Executive Office Building OHR (7th floor) 101 Monroe Street; Rockville, MD 20850

Your Mission Checklist



Tips for a Successful Touchdown

BEFORE Open Enrollment	DURING Open Enrollment	AFTER Open Enrollment
<ul style="list-style-type: none"> <input type="checkbox"/> If you plan to add dependents during Open Enrollment, gather the documentation you will need to submit (such as a marriage or birth certificate). <input type="checkbox"/> Access and review your current benefits through Employee Self-Service. 	<ul style="list-style-type: none"> <input type="checkbox"/> Attend an Open Enrollment presentation. <input type="checkbox"/> Beginning September 16th, visit www.montgomerycountymd.gov/JOE to review and compare your options. <input type="checkbox"/> Make any changes you want or need to for 2020 online by following the steps on page 6. <input type="checkbox"/> Make sure your dependents are added to each of your plans and that you enter SSNs for each covered dependent age 1 or older. <input type="checkbox"/> Select your annual contribution amount if you are electing an FSA (Health Care or Child Care) or Commuter Account. <input type="checkbox"/> If applicable, upload any documentation required for dependent verification for any newly added dependents. <input type="checkbox"/> Complete your online elections no later than 5 p.m. on October 4, 2019. <input type="checkbox"/> Print your online Confirmation Statement through Employee Self-Service for your records. This is your enrollment receipt. You will need this to make any changes or corrections once Open Enrollment ends. 	<ul style="list-style-type: none"> <input type="checkbox"/> If you elected or increased Optional Life insurance, be sure to submit a Statement of Health form to MetLife (see page 7 for details). <input type="checkbox"/> Review the paper Confirmation Statement that you receive in the mail to confirm that you were enrolled in the correct plans for 2020.

Ground Control Crew

Important Benefits Contact Information

Resource	Phone	Web / Email
Medical		
<ul style="list-style-type: none"> CareFirst BlueCross BlueShield 	1-888-417-8385	www.carefirst.com <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"> Kaiser Permanente <ul style="list-style-type: none"> Washington area Baltimore area 	301-468-6000 1-800-777-7902	https://healthy.kaiserpermanente.org
<ul style="list-style-type: none"> UnitedHealthcare HMO 	1-800-638-0014	http://welcometouhc.com/mcg or www.myuhc.com <i>Tip: This plan utilizes the Select EPO network.</i>
Prescription		
<ul style="list-style-type: none"> Caremark 	1-866-240-4926	www.caremark.com
Dental		
<ul style="list-style-type: none"> CIGNA 	1-800-244-6224	www.cigna.com
Vision		
<ul style="list-style-type: none"> EyeMed 	1-866-800-5457	www.eyemed.com <i>Network: Insight</i>
Life, AD&D and Optional Life		
<ul style="list-style-type: none"> MetLife 	1-800-638-6420	www.metlife.com http://www.lifeonlinecalculator.com/ <i>Life Insurance Needs Calculator</i>
General Information		
<ul style="list-style-type: none"> MC311 OHR Customer Service Center 	240-773-6471	www.mc311.com 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"> Office of Human Resources (OHR) Health Insurance Team 		Fax: 240-777-5131 (Fax) Mail: OHR Health Insurance Team 101 Monroe Street, 7th Floor Rockville, MD 20850
<ul style="list-style-type: none"> Open Enrollment Home Page 	N/A	www.montgomerycountymd.gov/OE (available beginning 9/16/2019)
<ul style="list-style-type: none"> OHR Website 	N/A	www.montgomerycountymd.gov/HR

Legal Notices

For the 2020 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.
- 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, 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 2019
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: 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 between individual employees and the County to do so. The County reserves the right to change or discontinue any terms of the plans, subject to applicable laws and the County's 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 document, the County Code, then the Plan document and then the Summary Description will govern.

Distributed September 2019

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.



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

Date:

From:

Pages: (including this coversheet)

Fax: 240-777-5131

Phone: ()

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

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.

Raffle Entry Form

Enter to Win a Prize!



QUIZ: On what page of this guide can you find how much the County contributes to employees' health insurance plans?

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 8 for the event schedule; place your entry in the Raffle Box.

➔ **Raffle Entry Deadline: October 4, 2019 at 5 p.m. ET**



Open Enrollment Begins:
September 16, 2019

Deadline to Make Benefits Changes for 2020:
October 4, 2019 at 5 p.m. ET

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Rockville, MD 20850

