



Health Insurance FAQs



Here are some of the most frequently asked questions (FAQs) regarding health insurance. For further details, including plan materials, visit www.montgomerycountymd.gov/OHR and click the *Benefits* tab at top left.

When does my health insurance enrollment or change take effect?

Generally, your enrollment or change takes effect on the date the Health Insurance Team receives all your required paperwork. (If you are making Open Enrollment changes, your changes will take effective January 1st of the upcoming plan year.) However, unless you need to seek emergency healthcare, it is best to schedule appointments with your provider after the insurance carrier receives your information. This date is communicated to you via email once your change is processed by the OHR Health Insurance Team.

When can I see my enrollment or changes online?



After the insurance carrier receives your information, you will be able to view the change online as follows.

Active employees: Visit Self-Service Benefits via [Single Sign On](#) and select Oracle Employee Self Service, MCG HR Employee Self Service, and Self-Service Benefits.

Retired and participating agency employees: Log on to [AccessMCG](#) and select Health Insurance Self Service Benefits. Not yet registered for AccessMCG? Click [here](#) for account setup information.

When will I get my ID card(s)?



If you changed plans or enrolled for the first time, look for your new plan member identification (ID) cards to arrive in your home mail within four weeks or less. Before then, you can print cards online through most plan websites or you can contact the carrier listed in the "Health Insurance Contacts" list (see next page).

Note that ID cards are not issued for those who:

- elect Flexible Spending Accounts (FSAs)
- change Caremark prescription plans (from High Option to Standard Option or vice versa)

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Health Insurance Contacts



RESOURCE	PHONE	WEB
Medical		
<ul style="list-style-type: none"> CareFirst BlueCross BlueShield 	1-888-417-8385	www.carefirst.com ➤ <i>Tip:</i> In-Service Area Point-of-Service Plans utilize the “Maryland Point of Service” and “BlueChoice Network” on www.carefirst.com ; Out-of-Area Plans utilize the networks on http://provider.bcbs.com/ (for member ID, enter the letters MCG).
<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"> United Healthcare HMO 	1-800-638-0014	www.myuhc.com ➤ <i>Tip:</i> This plan utilizes the “Select EPO network.”
Prescription		
<ul style="list-style-type: none"> Caremark 	1-866-240-4926	www.caremark.com
Dental		
<ul style="list-style-type: none"> United Concordia 	1-866-851-7564	www.ucci.com/tuctcc ➤ <i>Tip:</i> Enter <i>Mont</i> for organization name.
Vision		
<ul style="list-style-type: none"> NVA 	1-800-672-7723	www.e-nva.com ➤ <i>Tip:</i> To find a provider, enter group 10440001.
Flexible Spending Accounts		
<ul style="list-style-type: none"> ADP 	1-800-284-8638	www.spendingaccounts.info and https://myspendingaccount.adp.com
Life Insurance		
<ul style="list-style-type: none"> Prudential Medical Underwriting Prudential Policy Conversions 	1-888-257-0412 1-877-889-2070	N/A www.prudential.com/giconversions
Long Term Disability (LTD1)		
<ul style="list-style-type: none"> The Standard Insurance Company 	1-800-368-1135	<i>Note: LTD1 is for full-time ERS members only</i> www.standard.com
Direct Bill and COBRA		
<ul style="list-style-type: none"> Benefit Strategies 	1-888-401-3539	http://benstrat.com/participants.php
General		
<ul style="list-style-type: none"> MC311 	240-777-0311 or 1-877-613-5212 toll-free	www.montgomerycountymd.gov/311 301-251-4850 (TTY)
<ul style="list-style-type: none"> OHR Health Insurance Team 	MC311 (above)	240-777-5131 (Fax) www.montgomerycountymd.gov/OHR ➤ <i>Tip:</i> Click the <i>Benefits</i> tab at top left.
<ul style="list-style-type: none"> Medicare Social Security Administration 	1-800-633-4227 1-800-772-1213	www.medicare.gov www.ssa.gov

Revised 5/1/2014