



Now Showing

OPEN ENROLLMENT

Details → Visit www.montgomerycountymd.gov/OE

Deadline → All changes and documentation must be received by October 6, 2017

2018 Employee Open Enrollment Guide

Lights, Camera, Action!

Open Enrollment Begins September 18, 2017

Welcome to Open Enrollment for 2018

Open Enrollment is the time of year you can enroll in, change or cancel health and life insurance for yourself and your dependents. It's also the time of year 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 during Open Enrollment to continue for 2018.

All changes and supporting documentation must be received by October 6, 2017 at 5 p.m. ET. Any changes made during Open Enrollment will take effect January 1, 2018.

Award-Worthy Benefits

Did you know? Compared to the national average, Montgomery County Government (MCG) continues to provide lower-cost, comprehensive group insurance benefits to employees. Below are some examples.

Medical Benefit	Your Copayment (varies by plan)	National Average Copayment (source: Mercer 2016 Survey Report)
Office visit	\$5 - \$15	\$26
Specialist office visit	\$5 - \$30	\$43
Emergency room visit	\$25 - \$50	\$150
In-network deductible	\$0	\$600

Need Assistance?

See the Resources section of this guide (page 12) or visit:

Employee Open Enrollment Home Page
www.montgomerycountymd.gov/OE





VIP Headlines

New for 2018

New Commuter Choice Transit Flexible Spending Account

Beginning January 1, 2018, MCG will introduce the Commuter Choice Transit Flexible Spending Account (FSA) for unrepresented and MCGEO employees. This FSA enables eligible employees (not their dependents) to use pre-tax dollars, up to a monthly maximum (\$255 for unrepresented employees; \$230 for MCGEO employees), for eligible mass transit pass expenses. A transit pass is a pass, token, fare card or voucher used for mass transit transportation.

How it works: Your monthly 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 card (which you will receive in January) to purchase a mass transit pass that best suits your needs. That amount is deducted from your account. Also, unlike the Child Care or Health Care FSAs, you can enroll, reduce, increase or stop your election during the plan year.

Eligible Expenses	Ineligible Expenses
<ul style="list-style-type: none"> Work-related mass transit expenses, such as bus, light or regional rail, streetcar, trolley, subway or ferry UberPOOL, Vanpool, Lyft Line 	<ul style="list-style-type: none"> Transit or parking expenses for spouses and dependents Taxis, limousines and airline flights Expenses incurred in traveling from an office to business meetings Mileage and tolls Claims submitted more than 180 days after the expense is incurred

Important: Employees who use the Washington Metropolitan Area Transit Authority (WMATA) metro rail system will need to purchase or reload fare cards, obtain receipts and then file a claim for reimbursement. WMATA does not allow the use of the FSA debit card to purchase Metro fare cards or passes.

To enroll: Enrollment in the Commuter Choice Transit FSA is **not** available via the self-service portal. Instead, complete a *2018 Health and Life Insurance Active Election Form* and submit it to OHR by Friday, November 17, 2017 to begin this program for January 2018 deductions. Forms received after that date will be effective February 2018.

In addition to the new Commuter Choice Transit FSA, MCG offers the following FSAs. Attend a benefit fair or information session to find out how participating in these accounts can save you money:

- Health Care FSA** – For expenses such as copays, coinsurance, deductibles, dental work, glasses and contact lenses, orthodontia, and other medical, dental, vision and hearing products and services.
- 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.

Tax Savings Example	Before Enrolling	After Enrolling
Annual earnings	\$45,000	\$45,000
Annual Commuter Choice Transit FSA election	\$0	\$1,944
Annual Child Care FSA election	\$0	\$5,000
Annual Health Care FSA election	\$0	\$1,500
Taxable income	\$45,000	\$36,556
Approximate taxes paid (27.65%)	\$12,442.50	\$10,107.74
Annual tax savings/increase in spendable income	\$0	\$2,334.76



VIP Headlines

New for 2018 (continued)

Rates for 2018

MCG will continue to offer the same excellent plans for 2018; below are the new rates for 2018. *What affects rates?*

- **Health care costs upward trend** – Across the country, costs continue to increase for health care.
- **Health care claims** – Your group insurance premiums are a direct result of the health care claims made by employees and their dependents. Data from recent years' employee health care claims reveals that employees are not always seeking care appropriately, and may visit the emergency room and other higher-cost options instead of using more suitable, lower-cost care (for example, visiting the emergency room for a sinus infection).

The bottom line: *General health care-related increases and higher claims mean higher premiums.*

	Your new 2018 cost (per biweekly paycheck)			Difference between 2017 and 2018 rates (per biweekly paycheck)		
	SELF	SELF+1	FAMILY	SELF	SELF+1	FAMILY
MEDICAL						
CareFirst High Option POS (medical only)	\$67.05	\$115.99	\$195.30	\$3.70	\$6.40	\$10.77
CareFirst Standard Option POS (medical only)	\$62.36	\$107.87	\$181.63	\$3.44	\$5.95	\$10.01
UnitedHealthcare HMO (medical only)	\$45.80	\$88.04	\$139.96	\$1.42	\$2.73	\$4.34
Kaiser HMO (medical with Rx)	\$53.18	\$99.97	\$157.40	\$1.72	\$3.22	\$5.06
PRESCRIPTION						
Caremark High Option \$4/\$8 Rx Plan*	\$108.56	\$200.86	\$311.26	\$2.58	\$4.80	\$7.44
Caremark High Option \$5/\$10 Rx Plan**	\$106.30	\$196.68	\$304.78	\$2.47	\$4.58	\$7.10
Caremark Standard Option \$10/\$20/\$35 Rx Plan	\$22.26	\$41.18	\$63.82	\$2.16	\$4.00	\$6.21
DENTAL						
Dental PPO (Traditional Dental Plan)	\$4.00	\$8.92	\$12.83	\$0	\$0	\$0
Dental HMO (DHMO)	\$1.78	\$3.37	\$4.93	\$0	\$0	\$0
VISION						
Vision Plan	\$0.43	\$0.68	\$1.03	\$0	\$0	\$0

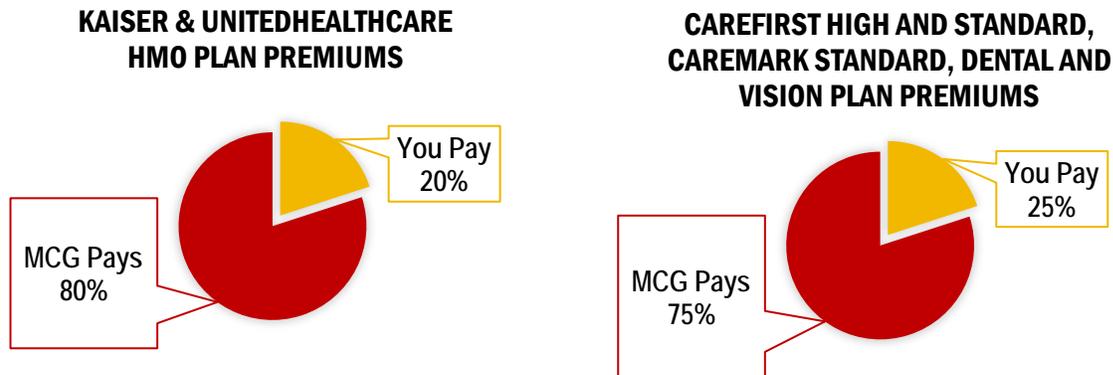
* Only available to MCGEO and IAFF members who are MCG employees.

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



How You and MCG Share Premium Costs

When premiums rise, the increases also impact MCG, especially since MCG pays the majority of the premium. Here's a look at what you and MCG contribute to your premiums:



Note: For the Caremark High Option Prescription plan, MCG pays 75% of the Standard Option Plan; participants pay the remainder.

What Is MCG Doing to Control Costs?

Over the past few years, MCG has introduced special programs to help reduce the rising costs of health care:

- **Disease management programs for MCG's medical plans** – MCG, in partnership with CareFirst and UnitedHealthcare, introduced disease management programs for employees and their dependents in 2017. (Kaiser is a fully insured program that currently has disease management built into its system.) These confidential, voluntary programs provide phone-based one-on-one guidance for individuals who have chronic illnesses, such as diabetes or asthma. You may receive a letter or postcard in the mail, or a call from a nurse, health coach or pharmacy technician explaining the program and inviting you to participate. If you decide to participate, you can choose how involved you want to be.
- **LiveWell, MCG's joint labor-management employee wellness program** – LiveWell is designed to help you "live well" by providing you with programs and resources to enhance your work/life balance, such as:
 - Virgin Pulse – *earn up to \$350 a year*
 - Onsite fitness classes – *provided at three MCG locations*
 - Specialty programs – *nutrition, stress management and fitness*
 - 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.



VIP Headlines

New for 2018 (continued)

What Can You Do to Help Control Costs?

Always seek the appropriate health care option for your situation. Not sure where to go? Call your plan's 24/7 Nurse Line (listed on your medical plan ID card). Also, below is a chart to help guide you to convenient, lower-cost health care alternatives when you or your dependents need medical attention.

Quick Care Options	Needs or Symptoms		Average Cost
24/7 Nurse Line Call the number on your ID card for expert advice	<ul style="list-style-type: none"> Choose where to get care Find a doctor or hospital 	<ul style="list-style-type: none"> Health and wellness help Answers to questions about medicines 	Free
Virtual Visits Anywhere, anytime online doctor visits	<ul style="list-style-type: none"> Cold Flu Fever 	<ul style="list-style-type: none"> Pink eye Sinus 	\$
Convenience Care Clinic Nearby treatment	<ul style="list-style-type: none"> Skin rash Flu shot Minor injuries 	<ul style="list-style-type: none"> Earache Coughs and sore throat Vaccinations 	\$
Urgent Care Center Quick after-hours care	<ul style="list-style-type: none"> Low back pain Respiratory (cough, pneumonia, asthma) Stomach (pain, vomiting, diarrhea) 	<ul style="list-style-type: none"> Infections (skin, eye, ear/nose/throat, genital-urinary) Minor injuries (burns, stitches, sprains, small fractures) 	\$\$
Emergency Room For serious, life-threatening needs	<ul style="list-style-type: none"> Chest pain Shortness of breath Severe asthma attack 	<ul style="list-style-type: none"> Major burns Severe injuries Kidney stones 	\$\$\$

How Can You Lower Your Out-of-Pocket Costs?

- ✓ **Think generic and long-term.** Opt for lower cost, generic drugs whenever possible. 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.
- ✓ **Choose the plan that's right for you.** For example, before selecting a medical plan or deciding to stay with your current one for 2018, review the *Comparing Your Medical Benefits* chart online at www.montgomerycountymd.gov/OE to understand your plan's coverage. Also check to see if you need to choose a Primary Care Provider (PCP) to access lower cost, in-network benefits. Finally, be sure to review the plan rates; you may want to consider a lower-cost alternative.
- ✓ **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).



UnitedHealthcare Real Appeal Weight Loss Program

Effective January 1, 2018, MCG will be adopting UnitedHealthcare's *Real Appeal* program. This free program provides UnitedHealthcare members and their dependents with a strategy for lasting weight loss. It teaches participants how to eat healthy and be active — without turning their lives upside down. This program includes:

- **A personalized transformation coach for an entire year** – Coaches guide participants through the program, step by step, customizing it to fit their needs, personal preferences, goals and medical history.
- **24/7 online support and mobile app** – Staying accountable to goals is easier than ever with:
 - Customizable food, activity, weight and goal trackers
 - Streaming workout videos and a weekly TV show focused on getting healthy
 - Success group support
 - Weekly analysis, feedback and goal reporting

A free success kit – It includes a digital food scale, electronic body scale, “perfect portion” plate, exercise DVDs, an exercise resistance band and more!

Follow These Steps

To Make Changes for 2018

1. Go to www.montgomerycountymd.gov/OE and select the Employee Open Enrollment home page.
2. Review the variety of online planning tools.
3. If you want to make changes, or enroll or re-enroll in a Flexible Spending Account (FSA) for 2018, click the link to Self-Service Benefits. (Note: You cannot enroll in the Commuter Choice Transit FSA online; instead, complete a *2018 Health and Life Insurance Active Election Form* and submit it to OHR.)
4. After you make your changes online, print your 2018 online confirmation statement and keep it for your records.
5. Send any additional required paperwork (see below) so that it is received by **October 6, 2017 at 5 p.m. ET**.

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 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.

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).

No Changes?

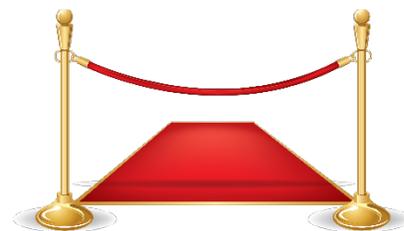
If you review your Open Enrollment materials and decide not to make any changes for 2018, you do not need to do anything — unless you want to re-enroll in an FSA for 2018. Remember, FSA plan participation does not carry over from year to year; you must re-enroll during Open Enrollment to continue participation for 2018.

Domestic Partner Eligibility Reminder

Effective June 28, 2016, active and retired employees are no longer able to apply for domestic partner group insurance benefits with MCG. Employees currently in a domestic partnership who have applied for group insurance for their partner will receive grandfathered status, and group insurance coverage will continue.

Red Carpet Events

Open Enrollment Schedule



Date	Time	Event	Details
9/19	1 – 4 p.m.	Montgomery County Correctional Facility (Lobby) 22880 Whelan Lane Boys, MD 20841	Q&A Session: OHR Health Insurance Team members will be available onsite to answer questions you may have.
9/20	1:30 – 3:30 p.m.	Montgomery County Detention Center (Lobby) 1307 Seven Locks Road Rockville, MD 20854	Q&A Session: OHR Health Insurance Team members will be available onsite to answer questions you may have.
9/21	1 – 3 p.m.	Rockville Library (1st floor) 21 Maryland Avenue Rockville, MD 20850	Open Enrollment Presentation: Find out what's new for 2018, learn about cost-saving tips and get a benefits refresher.
9/22	2 – 4 p.m.	Public Safety Head Quarters 100 Edison Park Drive Gaithersburg, MD 20878	Open Enrollment Presentation: Find out what's new for 2018, learn about cost-saving tips and get a benefits refresher.
9/25	1 – 3 p.m.	Aspen Hill Community Library (Medium Room) 4407 Aspen Hill Road Rockville, MD 20853	Open Enrollment Presentation: Find out what's new for 2018, learn about cost-saving tips and get a benefits refresher.
9/27 & 10/3	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 vendors, as well as OHR Health Insurance Team members, will be available onsite to answer questions.
9/28	12:30 – 3:30 p.m.	HOC 10400 Detrick Avenue Kensington, MD 20895	Combined Open Enrollment Presentation and Q&A Session (see above descriptions)
9/29	11:30 a.m. – 2 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.
10/4	10 a.m. – 1 p.m.	Public Safety Head Quarters 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.

Can't attend? A copy of all presentations will be available at www.montgomerycountymd.gov/OE.

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.

Legal Notices

For the 2018 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).

October 2017
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 www.healthreform.gov.

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 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 2017

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 Resources

Helpful 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:</i> Go to Find a Provider, click the Search feature, and choose a doctor from any BlueChoice Advantage network.
<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:</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 ID #10440001.
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
<ul style="list-style-type: none"> OHR Website 	N/A	www.montgomerycountymd.gov/HR



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

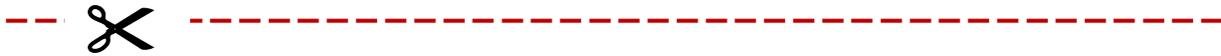
Phone: ()

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

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

Raffle Entry Form

Enter to Win a Prize!



QUIZ: Name one eligible expense that the new Flexible Spending Account (FSA) covers: _____

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 6, 2017 at 5 p.m. ET

Open Enrollment Begins September 18, 2017

**DEADLINE TO MAKE
BENEFITS CHANGES FOR 2018:**

**October 6, 2017
5 p.m. ET**

FIRST CLASS MAIL
U. S. Postage
PAID
Rockville MD
Permit No. 138

Office of Human Resources
101 Monroe St., 7th Floor
Rockville, MD 20850

