



OPEN ENROLLMENT FOR 2017

September 19, 2016 – October 7, 2016 at 5 p.m. ET
*For Montgomery County Government Employees and
Participating Agency Employees*



A Season of Change

Enclosed is important information about Open Enrollment — 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). Any changes made during Open Enrollment will take effect January 1, 2017.

Learn more about the changes for 2017 by attending a special event:

- You are welcome to attend any of the special events listed at right — even if you do not work at that location.
- Space is limited; seating is on a first come, first served basis.
- Can't attend? View the presentations online at the link below.

Details → www.montgomerycountymd.gov/OE; available beginning September 19, 2016.

Deadline → The Health Insurance Team must receive all changes and required documentation by: **October 7, 2016 at 5 p.m. ET.**

PRESENTATIONS

Sept. 20: 1 – 3 p.m.

Oct. 6: 9 – 11 a.m.

Public Safety HQ

100 Edison Park Dr.

Gaithersburg, MD 20878

Sept. 22: 10 – 11:30 a.m.

Sept. 29: 10 – 11:30 a.m.

UpCounty Regional

Services Center (Room 2)

12900 Middlebrook Rd.

Germantown, MD 20874

Sept. 21: 2 – 4 p.m.

Sept. 26: 12:30 – 2:30 p.m.

Rockville Library (1st floor)

21 Maryland Ave.

Rockville, MD 20850

Sept. 23: 11 a.m. – 1 p.m.

Oct. 5: 1:30 – 3:30 p.m.

Olney Library (Medium Room 2)

3500 Olney Laytonsville Rd.

Olney, MD 20832

Oct. 7: 11 a.m. – 1 p.m.

Bethesda-Chevy Chase

Regional Service Center (West Room)

4805 Edgemore Lane

Bethesda, MD 20814

FAIRS

Sept. 27 and 28

11 a.m. – 2 p.m.

Executive Office Bldg Cafeteria

101 Monroe St.

Rockville, MD 20850

What's New?

MCG Employees and Participating Agency Employees

New CareFirst BlueChoice Advantage Network

For all CareFirst BlueCross BlueShield Point-of-Service participants

Beginning January 1, 2017, the CareFirst BlueCross BlueShield (BCBS) Point-of-Service (POS) High Option and Standard Option Plans will utilize a new network — BlueChoice Advantage — that provides national network coverage. How will this affect plan participants?

- The plan benefits will remain the same.
- Participants in the out-of-area plans will be automatically enrolled in the applicable in-area plan (High Option or Standard Option), and the out-of-area plans will be discontinued.
- All CareFirst BCBS POS participants will receive new cards in January 2017. These cards will not list a primary care physician.
- Participants seeking care outside of the CareFirst service area (Maryland, Northern Virginia and Washington, D.C.) will receive in-network benefits by using a national BlueCard provider. Participants will still have the option to opt-out of this network but will pay a higher out-of-pocket expense. If you receive services from a provider outside of the BlueCard network, you will have to:
 - Pay the provider's actual charge at the time you receive services.
 - File a claim for reimbursement.
 - Satisfy a deductible and coinsurance.

Rates for 2017

For all group insurance plan participants

For 2017, rates for medical, prescription, dental, vision and life insurance plans will increase minimally, or in some cases, not at all (depending on the plan). The rate changes range from 0% to 4.4%. For details, see the 2017 rate sheets available at

www.montgomerycountymd.gov/OE.

Virtual Doctor Visits Available 24/7

For all medical plan participants

All medical plans now offer virtual doctors visits 24-hours-a-day, seven-days-a-week for the cost of a regular office visit copayment. To take advantage of this convenient feature, register using your mobile device or computer so that you can access your plan's virtual services:

- CareFirst Video Visits
- Kaiser Permanente E-Visits
- United HealthCare Virtual Visits and Tele-Doc

Be sure to stop by a Benefit Fair or the Health Insurance Customer Care Center (7th Floor, Executive Office Building) if you need assistance in accessing these services.

Need Help?

MC311 OHR Customer Service Center

Every day, all day: www.mc311.com
Monday – Friday, 8 a.m. – 5 p.m.:
240-773-OHR1 (240-773-6471); 711 (TTY)

OHR Health Insurance Customer Care Center

Monday – Friday, 8 a.m. – 5 p.m.:
101 Monroe Street, 7th Floor
Rockville, MD 20850

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.

Follow These Steps to Make Changes

1. Go to www.montgomerycountymd.gov/OE and select the Employee Open Enrollment home page (**available September 19, 2016**).
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 2017, click the link to Self-Service Benefits. Step-by-step instructions are available on your Open Enrollment Home Page.
4. Print your 2017 online confirmation statement and keep it for your records.
5. Send any additional required paperwork (below) so that it is received by **October 7, 2016 at 5 p.m. ET**.

No Changes?

If you review your Open Enrollment materials and decide not to make any changes for 2017, you do not need to do anything — unless you want to re-enroll in an FSA for 2017. Remember, FSA plan participation does not carry over from year to year; you must re-enroll during Open Enrollment to continue participation for 2017.

Required forms and documentation

If you want to:	You need to make your changes online and submit the following by the deadline above:
Enroll in/increase Optional Life	Minnesota Life's Evidence of Coverage form, which, <i>if applicable</i> , will be mailed to you after Open Enrollment ends; please complete/return immediately upon receipt. → Send this document to Minnesota Life as shown on the form.
Add a dependent	<p><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> <p>*Must show member or spouse as parent. → Fax or mail this documentation using the enclosed Confidential Fax/Mail Coversheet.</p>
Delete a dependent	No additional form or documentation is needed during Open Enrollment (except for life events).

For forms and information on how to obtain missing dependent documentation: Go to your Open Enrollment home page at www.montgomerycountymd.gov/OE beginning September 19, 2016.

About These Notices

Below are several legal notices for the 2017 Plan Year. Please keep these 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 the County'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 15th to December 7th. 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, the County 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 the County'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 County 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 the County 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 – Friday, 8 a.m. – 5 p.m.: 240-773-OHR1 (240-773-6471) or toll-free at 1-877-613-5212 (771 TTY); any questions MC311 cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, Monday – Friday, open 8 a.m. – 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 2016
Montgomery County Office of Human Resources, Health Insurance Team
101 Monroe Street, 7th Floor
Rockville, Maryland 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 MC311 OHR Customer Service Center, Monday – Friday, 8 a.m. – 5 p.m.: 240-773-OHR1 (240-773-6471) or toll-free at 1-877-613-5212 (771 TTY); any questions MC311 cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, Monday – Friday, open 8 a.m. – 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

Additional legal documents are available to you 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 – Friday, 8 a.m. – 5 p.m.: 240-773-OHR1 (240-773-6471) or toll-free at 1-877-613-5212 (771 TTY); 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 2016



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.





Employee Open Enrollment begins September 19, 2016

**Deadline to make
health insurance changes:
October 7, 2016**



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