



**St. Mary's County Public Schools
Department of Fiscal Services and
Human Resources**

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Assistant Superintendent

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Health Insurance Open Enrollment

To: All **SMASA** Benefits Eligible Employees
From: Heather Huff, Insurance Specialist
VIA: Tammy McCourt, Assistant Superintendent of Fiscal Services & Human Resources
Re: Open Enrollment and Health Insurance Rates Effective July 1, 2017

- **Open enrollment for health insurance will be from April 24, 2017 through May 24, 2017 for all benefits eligible employees.**
- In order to participate in one of the SMCPS Health Insurance Plans you **MUST** go online to enroll.
- In order to comply with the 2010 Patient Protection and Affordable Care Act, all employees waiving health insurance for the FY17 school year will also need to go online to waive benefits.

HEALTH INSURANCE

SMCPS will hold online open enrollment for health insurance benefits starting April 24, 2017. To participate in one of the SMCPS health insurance plans it is **MANDATORY** that you enroll online by May 24, 2017. If you do not re-enroll your current benefits will not continue for the FY18 fiscal year (July 1, 2017 – June 30, 2018).

To enroll or waive health insurance benefits go to www.smcps.hrintouch.com between April 24, 2017 and May 24, 2017. You will need to enter your username and password. Your username is your first name, the first initial of your last name, and the last 4 digits of your social security number (in all capital letters, example: HEATHERH1234). Your password is your social security number without the dashes. You will be asked to change your password once you have logged on.

Employees will be able to view their current plan coverage and make changes as needed to coverage, add or drop dependents and update personal information. **Please note: all employees will be required to provide supporting documentation for all new dependents added to their plans. This information should be directed to the Insurance Office as soon as possible.**

OPEN ENROLLMENT MEETINGS

To assist you with making your benefit choices and to answer your questions, we will hold five open enrollment information meetings. It is extremely important to us that you are well-informed and satisfied that your questions have been addressed. You can receive assistance enrolling or waiving benefits at one of the following meetings:

- Monday, April 24, 2017 from 6:00 pm to 8:00 pm at Central Office in Leonardtown (representatives from CareFirst will be present)
- Wednesday, May 3, 2017 from 6:00 pm to 8:00 pm at Mechanicsville Elementary School (representatives from CareFirst will be present)
- Tuesday, May 9, 2017 from 6:00 pm to 8:00 pm at Great Mills High School (representatives from CareFirst will be present)
- Monday, May 15, 2017 from 6:00 pm to 8:00 pm at Margaret Brent Middle School (representatives from CareFirst will be present)
- Saturday, May 20, 2017 from 10:00 am to 2:00 pm at Central Office in Leonardtown (representatives from HR will be present)

St. Mary's County Public School System does not discriminate on the basis of race, color, gender, age, national origin, marital status or sexual orientation, religion, or disability in matters affecting employment or providing access to programs.

The employee health insurance premium shown below is based upon SMCPs full-time employment status. Your July 14, 2017 paycheck will reflect the new health insurance premium rate changes. Contact Heather Huff, Insurance Specialist at insurance@smcps.org or 301-475-5511, ext. 32182 if you have any questions or need assistance with enrollment.

Type of Coverage	Monthly Premium Effective July 1, 2017	Full-Time Employee Semi-Monthly Premium
BlueChoice I (HMO) with Deductible	Monthly Premium	10%
Individual	\$ 622.43	\$31.12
Parent/Child	\$1,107.72	\$55.39
Subscriber/Partner	\$1,420.25	\$71.01
Family	\$1,850.25	\$92.51
BlueChoice II (HMO)	Monthly Premium	15%
Individual	\$ 641.22	\$ 48.09
Parent/Child	\$1,142.26	\$ 85.67
Subscriber/Partner	\$1,464.21	\$109.82
Family	\$1,907.52	\$143.06
BlueChoice Triple Option I with Deductible	Monthly Premium	20%
Individual	\$ 752.24	\$ 75.22
Parent/Child	\$1,242.73	\$ 124.27
Subscriber/Partner	\$1,568.33	\$ 156.83
Family	\$2,097.22	\$ 209.72
BlueChoice Triple Option II	Monthly Premium	25%
Individual	\$ 802.54	\$ 100.32
Parent/Child	\$1,325.23	\$ 165.65
Subscriber/Partner	\$1,672.90	\$ 209.11
Family	\$2,236.89	\$ 279.61