Important Open Enrollment Instructions for Active/Satellite Employees

Open Enrollment Period: October 15, 2014 – November 14, 2014
For Plan Year: January 1, 2015 – December 31, 2015

During Open Enrollment you must complete the enrollment form (no IVR available this year) included in your Open Enrollment packet if you want to:

• Enroll in a new plan or make changes to your current benefit selections;

• Add or delete dependents; or

• Enroll in a Flexible Spending Account (FSA) – for the first time or to re-enroll. **NOTE: You MUST re-enroll each year to continue to participate.**

To help you prepare for Open Enrollment, enclosed you will find a personalized Open Enrollment benefit statement with information about your current benefit enrollment **as of August 24, 2014.**

• If you are retiring on or before January 1, 2015, see your Agency Benefits Coordinator for a Retiree Enrollment form.

**Before Completing Your Enrollment Form…**

• Review the benefits guide carefully for changes to plans and coverage.

• Decide what changes and/or selections you want to make and note them on your personalized Open Enrollment benefit statement. Are you enrolled in any plans that will no longer be available as of January 1, 2015?

• Decide if you want to contribute to an FSA and if so, how much to take from each pay check. **This benefit does not carry over and requires you to re-enroll each year.**
  
  — Decide on the total amount you want deducted from each pay check for January 1, 2015 – December 31, 2015: ________________________
  
  — Calculate your per pay deduction by dividing the total amount by your number of pay periods during the year: ________________________

**NOTE:** Central and University Payroll employees with a pay cycle of biweekly will have 24 deductions. Central and University Payroll employees that are faculty, please contact your Agency Benefits Coordinator for the number of deductions scheduled for the 2015 plan year. Satellite employees should contact their Agency Benefits Coordinator to determine their number of deductions.

• Have the following information if you are adding a dependent or making changes to your dependent's information:
  
  — Dependent’s full legal name
  
  — Dependent’s Social Security Number
  
  — Dependent’s gender
  
  — Dependent’s relationship to you
  
  — Dependent’s date of birth
SPECIAL INSTRUCTIONS:

IF YOU ARE ADDING OR DELETING DEPENDENTS

- Be sure to change the coverage level (i.e., Employee & Spouse or Employee & Family, etc.) of your plans if you add or delete a dependent. Following the close of Open Enrollment, you will be advised by mail of the documentation required to cover newly enrolled dependents. Failure to provide this documentation by the deadline indicated will result in the removal of the dependent. See the “Required Documentation for Dependents” section of the Benefits Guide for documentation requirements.

- If you add an ineligible dependent or fail to remove an ineligible dependent from your coverage, you will be required to pay the employee or retiree premium plus the State subsidy amount for the ineligible dependent for each month that he or she remains enrolled.

STEP 1: COMPLETE THE ENROLLMENT FORM - NO IVR

- Only if enrolling, making changes and/or enrolling in a Flexible Spending Account
- Adding or removing dependents (dependent includes spouse)
- Submit form to your Agency Benefits Coordinator before the close of business November 14, 2014

STEP 2: MAKE SURE IT’S RIGHT

You will receive a benefits summary statement once the enrollment form has been processed by the Employee Benefits Division from your Agency Benefits Coordinator. Please review the statement carefully for errors. If you need to make additional changes or corrections and Open Enrollment has not yet ended you will need to see your Agency Benefits Coordinator for another enrollment form.

You cannot change your elections after Open Enrollment closes, except in limited circumstances. See the Qualifying Status Changes section of your benefit guide for details.

If You Do Not Complete an Enrollment Form

Your current benefit elections will roll over for the new plan year, except the discontinued medical and dental plans and the Flexible Spending Accounts (FSA). Those plans will not rollover to the new plan year.

Employee Benefits Division
301 West Preston Street – Room 510
Baltimore, MD 21201
(410) 767-4775 or (800) 307-8283
www.dbm.maryland.gov/benefits
ebd.mail@maryland.gov