STATE OF MARYLAND

ACTIVE & SATELLITE EMPLOYEES
HEALTH BENEFITS ENROLLMENT AND CHANGE FORM FOR JANUARY 2014-DECEMBER 2014

PERSONAL DATA *PLEASE PRINT CLEARLY*

Name: _____
LAST FIRST MI

Address: _____ **Apt/Condo:** _____

City: _____ **State:** _____ **Zip Code:** _____

Home Phone: (__ __ __) __ __ __ - __ __ __ __

Work Phone: (__ __ __) __ __ __ - __ __ __ __

Cell Phone: (__ __ __) __ __ __ - __ __ __ __

Personal E-mail: _____

Work E-mail: _____

Social Security Number: __ __ __ /__ __ / __ __ __ __

Date of Birth: __ __ /__ __ / __ __ __ __
MM /DD/ YYYY

Sex:
- ○ Male
- ○ Female

Legal Marital Status:
- ○ Single
- ○ Married
- ○ Widowed
- ○ Limited Divorce/ Legally Separated
- ○ Divorced

TO BE COMPLETED BY AGENCY BENEFITS COORDINATOR

Work full-time or 50% or more of the normal week:

Work_____hrs. per week

Pay Center
- ○ Central Payroll
- ○ University of MD
- ○ Satellite: _____

Agency Code: _____ **Check Dist. Code:** _____ *(if applicable)*

STATUS & ENROLLMENT/CHANGE ACTION REQUESTED

- ○ New Employee Entry on Duty Date: _____
- ○ Return from leave of absence/LAW Date: _____
- ○ Open Enrollment - Effective January 1st
- ○ Employee ineligible (e.g., change to part-time less than 50%)
- ○ Cancel all Coverage in all Plans/Reason: _____

_____

Note on Retroactive Adjustments:
Employees must contact their Agency Benefits Coordinator to file a Retroactive Adjustment to backdate coverage within 60 days of the date of the Change in Status or Entry on Duty. Newborn enrollment is required to be backdated to date of birth through the Retroactive Adjustment form.

Change in Family Status (See Benefits Guide for documentation requirements)
Note: Request must be made within 60 days of the date of the qualifying event.

- ○ **Add dependent** because of:
  - ○ Marriage Date: _____
  - ○ Birth/Adoption/Appointed Permanent Legal Guardian Date: _____
  - ○ Other Reason: _____
- ○ **Remove dependent** because of:
  - ○ Divorce/Limited Divorce/Legal Separation Date: _____
  - ○ Death Date: _____ ***(Attach copy of Death Certificate)***
  - ○ Dependent no longer eligible Date: _____

  Reason: _____
- ○ Other Change: _____

COMPLETED AND SIGNED ENROLLMENT FORMS MUST BE GIVEN TO YOUR AGENCY BENEFITS COORDINATOR

If you are enrolling dependents outside of Open Enrollment, all required dependent documentation must be attached.

Health benefits information and forms are available on the Department of Budget and Management's website: www.dbm.maryland.gov/benefits

EBD Use Only:
____ Reviewed
____ Processed
____ Audited

ENROLLMENT FOR JANUARY 2014-DECEMBER 2014

DEPENDENT INFORMATION *PLEASE PRINT*

Dependent means your eligible: (a) spouse, or (b) dependent child(ren) (including biological child, adopted child, stepchild, grandchild, step grandchild, legal ward). See Benefits Guide for a complete listing of eligible dependents and the dependent documentation requirements.

Please provide your dependent information below. **PLEASE PRINT. THIS FORM MUST BE FILLED OUT COMPLETELY (INCLUDING SOCIAL SECURITY NUMBER AND DATE OF BIRTH) TO ENSURE YOUR DEPENDENTS ARE ENROLLED IN THE PLANS YOU SELECT.** Please use this section for additions (A), deletions (D) or changes (C) to your existing dependent information for Open Enrollment or a qualifying event.

A D C	*LAST NAME*	*FIRST NAME, MI*	*SEX*	*DATE OF BIRTH MM/DD/YYYY*	*RELATIONSHIP*	*SOCIAL SECURITY NO.*	*(✓) COVER THIS DEPENDENT FOR:*		
							MEDICAL	*DRUG*	*DENTAL*
							☐	☐	☐
							☐	☐	☐
							☐	☐	☐
							☐	☐	☐
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							☐	☐	☐

Special Notifications:

- Tax-qualified dependent children age 26 and over must be disabled prior to reaching age 26 in order to be eligible for continued coverage.
- Some dependents are not eligible for tax-favored coverage and you may owe increased taxes if the State subsidizes dependent coverage for individuals who are not your tax dependents. Refer to the Benefits Guide for details.

ENROLLMENT FOR JANUARY 2014-DECEMBER 2014

Medical Benefits

CHOOSE ONE OPTION:
- ○ New Enrollment
- ○ Change in plan
- ○ Addition or removal of dependent
- ○ No, I do not want to enroll in this benefit
- ○ Cancel current coverage

CHOOSE ONE COVERAGE LEVEL:
- ○ Employee Only
- ○ Employee & One Child
- ○ Employee & Spouse
- ○ Employee & Family
- ○ End Stage Renal (ESRD) (Complete Medicare Information below)

CHOOSE ONE MEDICAL PLAN:
- ○ Aetna EPO
- ○ Aetna POS
- ○ CareFirst BC/BS EPO
- ○ CareFirst BC/BS POS
- ○ CareFirst BC/BS PPO
- ○ UnitedHealthcare EPO
- ○ UnitedHealthcare POS
- ○ UnitedHealthcare PPO

If you or a dependent have Medicare, write in name, Medicare number, and effective date of Medicare coverage.

NAMES OF INDIVIDUALS WITH MEDICARE	*MEDICARE NUMBER (with suffix)*	*PART A (Hospital Claims) Effective Date MM/DD/YYYY*	*PART B (Medical Claims) Effective Date MM/DD/YYYY*	*PART D (Prescription Drug) Effective Date MM/DD/YYYY*	*MEDICARE DUE TO (✓):* Age 65	Disabled	ESRD
Employee					☐	☐	☐
Spouse					☐	☐	☐
Child					☐	☐	☐
Child					☐	☐	☐

NOTE: Vision and Mental Health/Substance Abuse benefits <u>are included</u> if enrolled in a medical plan.
Medical plans <u>do not include</u> Prescription Drug or Dental coverage. Separate selections are required.

Prescription Drug Coverage

CHOOSE ONE OPTION:
- ○ New enrollment
- ○ Addition or removal of dependent
- ○ No, I do not want to enroll in this benefit
- ○ Cancel current coverage

CHOOSE ONE COVERAGE LEVEL:
- ○ Employee Only
- ○ Employee & One Child
- ○ Employee & Spouse
- ○ Employee & Family

Dental Coverage

CHOOSE ONE OPTION:
- ○ New enrollment
- ○ Change in plan
- ○ Addition or removal of dependent
- ○ No, I do not want to enroll in this benefit
- ○ Cancel current coverage

CHOOSE ONE COVERAGE LEVEL:
- ○ Employee Only
- ○ Employee & One Child
- ○ Employee & Spouse
- ○ Employee & Family

CHOOSE ONE DENTAL PLAN:
- ○ United Concordia DPPO
- ○ United Concordia DHMO

For the DHMO Plan: You must select a primary Dentist office once enrolled. Call plan or see plan website for details.

Accidental Death and Dismemberment Benefits

CHOOSE ONE OPTION:
- ○ New enrollment
- ○ Change of benefit amount
- ○ Addition or removal of dependent
- ○ No, I do not want to enroll in this benefit
- ○ Cancel current coverage

CHOOSE ONE COVERAGE LEVEL:
- ○ Employee Only coverage
- ○ Family coverage

CHOOSE ONE BENEFIT AMOUNT:
- ○ $100,000
- ○ $200,000
- ○ $300,000

Flexible Spending Accounts – SELECTED AMOUNTS ARE PER PAY CHECK

<u>YOU MUST COMPLETE THIS SECTION IF YOU WANT TO PARTICIPATE IN A FLEXIBLE SPENDING ACCOUNT FROM JANUARY 2014-DECEMBER 2014.</u>
Due to federal regulations, claims and/or day care expenses for same sex domestic partners & same sex domestic partners' children are not eligible for FSA reimbursement.

HEALTHCARE

CHOOSE ONE OPTION:
- ○ Enroll in Healthcare Spending Account
- ○ Change in Healthcare Spending Account
- ○ No, I do not want to enroll in this benefit
- ○ Cancel Healthcare Spending Account

$ ☐☐☐.☐☐

*Write in dollar amount **per deduction***

DAY CARE

CHOOSE ONE OPTION:
- ○ Enroll in Dependent Day Care Spending Account
- ○ Change in Dependent Day Care Spending Account
- ○ No, I do not want to enroll in this benefit
- ○ Cancel Dependent Day Care Spending Account

$ ☐☐☐.☐☐

*Write in dollar amount **per deduction***

If you will be retiring before January 1, 2015, only expenses incurred prior to retirement can be considered for reimbursement.

See Benefits Guide for Minimum/Maximum deduction amounts. Check with your Agency Benefits Coordinator for your number of deductions.
Reminder: <u>This is not a yearly deduction amount.</u> THIS IS THE **AMOUNT PER DEDUCTION** FOR JANUARY 2014-DECEMBER 2014.

ENROLLMENT FOR JANUARY 2014-DECEMBER 2014

Life Insurance Plan

EMPLOYEE

OPTIONS-Choose only one

- ○ Yes, I want to enroll as a new enrollee in Life Insurance.
- ○ I am currently enrolled in Life Insurance and making a change.
- ○ No, I do not want Life Insurance for myself.
- ○ Cancel Life Insurance.

Choose a Coverage Amount in increments of $10,000 up to $300,000:

STOP-If you choose an amount greater than $50,000, you must fill out a Life Insurance Evidence of Insurability form. The life insurance vendor will contact you about completing this form. Amount over $50,000 will not be effective until we receive approval from our life insurance carrier.

Fill in the amount of Benefit

$ ☐ ☐ 0, 0 0 0

SPOUSE

SECTION 2: SPOUSE INSURANCE

NOTE: You cannot enroll your family members unless you, the employee, are enrolled. **You cannot select an amount for your dependents greater than 50% of the amount selected for yourself**.

OPTIONS-Choose only one

- ○ Having selected Life Insurance for myself, I wish to have Life Insurance on my spouse.
- ○ I currently have Life Insurance for my spouse and am making a change.
- ○ No, I do not want Life Insurance on my spouse.
- ○ Cancel Life Insurance on my spouse.

Choose a Coverage Amount in increments of $5,000 up to 1/2 of the amount chosen for yourself, up to $150,000:

STOP-If you choose an amount greater than $25,000, you must fill out a Life Insurance Evidence of Insurability for your spouse. The life insurance vendor will contact you about completing this form. Amount over $25,000 will not be effective until we receive approval from our life insurance carrier.

Fill in the amount of Benefit

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CHILDREN

SECTION 3: CHILD(REN) INSURANCE

NOTE: You cannot enroll your family members unless you, the employee, are enrolled. **You cannot select an amount for your dependents greater than 50% of the amount selected for yourself**.

OPTIONS-Choose only one

- ○ Having selected Life Insurance for myself, I wish to have Life Insurance for my child(ren).
- ○ I currently have Life Insurance for my child(ren) and am making a change.
- ○ No, I do not want Life Insurance on my child(ren).
- ○ Cancel Life Insurance on my child(ren).

Choose a Coverage Amount in increments of $5,000 up to 1/2 of the amount chosen for yourself, up to $150,000:

STOP-If you choose an amount greater than $25,000, you must fill out a Life Insurance Evidence of Insurability for each covered child. The life insurance vendor will contact you about completing this form. Amount over $25,000 will not be effective until we receive approval from our life insurance carrier.

Fill in the amount of Benefit

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Employee Signature

Please enroll me for the benefits indicated on this form. I understand the benefits and limitations provided by the various plans and I authorize the State of Maryland to make the necessary adjustments in my pay based on the choices I have made. To the extent deemed necessary by the Plan Administrator for the proper administration of my coverages, I authorize the release of all medical records and related information pertaining to me or my dependents. The personal information provided on this enrollment form is warranted to be complete, accurate, and in accordance with Department of Budget and Management (DBM) regulations. The Mandatory Insurer Reporting Law 42 U.S.C. 1395y(b)(7) requires group health plans to report SSNs in order for Medicare to coordinate payments with other insurance benefits. Please refer to our Notice of Privacy Practices in the Benefit Guide and on our website for more detailed information. **I understand that I cannot cancel or change my enrollment except during an Open Enrollment period or as a result of a change in status permitted by COMAR 17.04.13.04.**

I understand that if I have enrolled in one or both of the Flexible Spending Accounts, that I may seek reimbursement for services incurred through March 15, 2015 by filing for reimbursement by April 15, 2015 in order to avoid losing my contributions, and that my decision to deposit funds in the Spending Accounts is binding through December 31, 2014 and can only be modified if there is a qualifying change in status permitted by Section 125 of the Internal Revenue Code.

I understand that the benefits program offered by the State is subject to modifications and changes and that the benefits I have chosen on this enrollment form are only in effect for JANUARY 2014-DECEMBER 2014. The State of Maryland reserves the right to modify any of the benefits provided and gives no assurances, expressed or implied, that any coverage obtained hereunder will continue beyond December 31, 2014. **I certify that neither I nor my covered dependents are covered under another State of Maryland employee's or retiree's membership for which I or they are enrolled on this form.**

I CERTIFY THAT I AND ANY DEPENDENTS LISTED FOR COVERAGE ARE ELIGIBLE FOR COVERAGE. I UNDERSTAND THAT ENROLLMENT IN BENEFITS TO WHICH I OR MY DEPENDENTS ARE NOT ENTITLED IS CONSIDERED FRAUD. **IN ALL CASES I AM RESPONSIBLE FOR THE ACCURACY OF MY BENEFITS, COVERAGE LEVELS AND DEDUCTIONS.** I FURTHER UNDERSTAND THAT IF I WILLFULLY MISREPRESENT THE ELIGIBILITY OF MYSELF OR MY DEPENDENTS ON MY BENEFITS APPLICATION, OR FAIL TO TAKE THE NECESSARY ACTION TO REMOVE INELIGIBLE DEPENDENTS, OR IN ANY WAY OBTAIN BENEFITS TO WHICH I AM NOT ENTITLED, MY BENEFITS WILL BE CANCELED. I MAY BE REQUIRED TO REPAY ANY CLAIMS AND INSURANCE PREMIUMS WHICH HAVE BEEN PAID INAPPROPRIATELY, I MAY FACE CHARGES FOR DISMISSAL FROM STATE SERVICE, AND I MAY FACE CRIMINAL INVESTIGATION AND PROSECUTION.

NOTE: If you have any questions concerning the benefits and services that are provided by or excluded under this agreement, please contact the plan's member service department before signing this application. Plan phone numbers are listed on the inside front cover of the Benefits Guide.

Is there any other health insurance coverage in which you, your spouse, or any of your dependents are enrolled? ○ No ○ Yes

Effective Date: _____/_____/_____

Specify who is covered, name of Insurance Company and Policy Number:_____

I certify that I have discussed a Retroactive Adjustment with my Agency Benefits Coordinator.

X _____ _____/_____/_____

Employee Signature — Date

Agency Signature - *Agency Must Sign Here* FORMS WILL NOT BE PROCESSED WITHOUT AN AGENCY SIGNATURE

I hereby certify that the person applying for enrollment is employed by the Agency. I certify that I have discussed a Retroactive Adjustment with the employee and have reviewed the form and accompanying documents for accuracy.

X _____ _____/_____/_____ (_____) _____ _____

Agency Benefits Coordinator — Date — Work Phone Number (Ext.) — Department

_____ (_____) _____

Agency Benefits Coordinator Email Address — Fax Number