



## Important Open Enrollment Information for Direct Pay Enrollees

**Open Enrollment Period: April 26, 2011 – May 26, 2011**

**For Plan Year: July 1, 2011 - June 30, 2012**

**For changes, new enrollments or cancellations, Direct Pay Enrollees must submit an Enrollment Form.**

Please review your enclosed pre-printed Summary of Benefits Statement and the July 1, 2011-June 30, 2012 Benefits Guide for information on federal healthcare reform legislation, benefit changes, eligible dependents, required documentation and further instructions.

If you do not wish to make changes to your current benefits, **you do not need to do anything**. All current benefits will automatically rollover to the new plan year, with the exception of your Healthcare and Dependent Care Flexible Spending Account(s) (if eligible).

If you wish to make a change to your current benefits, enroll in a plan for the first time, or cancel coverage during Open Enrollment, you will need to complete the enclosed Direct Pay Enrollment form and follow the instructions below.

For Contractual, Part-Time, Leave of Absence – Personal (LAW-P) and Leave of Absence for On-the-Job Injury (LAW-OJI) employees, you will need to submit your signed and dated enrollment form to your Agency Benefits Coordinator (ABC) for their signature prior to the close of business on May 26, 2011. **Do not wait until the last day to submit your form.** If it is received after May 26th, it cannot be processed. Please retain a copy for your records. Forms not signed by both the enrollee and the ABC will not be processed and will be returned to the enrollee.

If you are enrolled as an Optional Retirement Program (ORP) retiree, on approved military leave, or under the Consolidated Omnibus Budget Reconciliation Act (COBRA), you must mail your worksheet **postmarked** no later than **May 26, 2011** to the address below. Do not wait until the last day to submit your form. If it is received with postmark dated after May 26th, it cannot be processed.

Employee Benefits Division  
Attention: Direct Pay Unit  
301 West Preston Street, Room 510  
Baltimore, Maryland 21201

Premium payment coupons will be mailed on or about June 15, 2011 for the Plan Year July 1, 2011-June 30, 2012 for all Direct Pay enrollees. However, if you have outstanding premiums for the plan year July 1, 2010 – June 30, 2011 and a payment is received, your payment will be applied to the unpaid premiums first before being applied to the new plan year beginning July 1, 2011.

Premium payments are due by the first of each month. There is, however, a thirty (30) day grace period. If payment is not received by the first of the month, your benefits will be placed in a “withhold care” status with the benefit carriers until payment has been received. If payment is not received by the end of the grace period, your benefits will be cancelled. If enrollment is cancelled because the required payment is not received, the employee or qualified beneficiary will not have the opportunity to enroll again until the next open enrollment in July, 2012 if eligible. **These payment procedures will be strictly enforced.**

If you have any questions, please contact the Employee Benefits Division at 410- 767-4775 (or toll-free at 1-800-307-8283) and press “2” for a Direct Pay Unit Representative.