Health Benefits

MARYLAND

Important Open Enrollment Instructions for Retirees

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 enclosed (no IVR available this year) in your packet if you want to:

- Enroll in a new plan or make changes to your current benefit selections;
- Add or delete dependents.

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**.

Before Completing Your Enrollment Form…

- Review the benefits guide carefully for changes in 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?
- 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., Retiree & Spouse or Retiree & 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 <u>plus the State subsidy</u> 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 or making changes
- Adding or removing dependents (dependent includes spouse)
- Form must be post marked by **November 14, 2014**

If you need assistance completing the enrollment form, contact the Employee Benefits Division at (410) 767-4775 or Toll free at (800) 307-8283.

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. Please review the statement carefully for errors. If you need to make additional changes or corrections and Open Enrollment has not yet ended you can download an enrollment form from our website **www.dbm.maryland.gov/benefit** or contact our office to have an enrollment form sent to you.

NOTE: You are encouraged to enroll early and review your benefits summary statement carefully.

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 rollover for the new plan year, **except the discontinued medical and dental plans.**

Employee Benefits Division

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