

Health Benefits

MOVING FORWARD TO BETTER HEALTH



WHAT'S NEW IN 2015

Discontinued Plans & New Plans

Effective January 1, 2015, the State of Maryland's Employee and Retiree Health and Welfare Benefits Program (the Program), will no longer offer the following:

- Aetna POS or EPO plans
- CareFirst POS plan (except for SLEOLA members)
- UnitedHealthcare – POS plan
- United Concordia – DHMO plan

If you are enrolled in one of the plans listed above, you **MUST** complete the enclosed enrollment form and elect a different plan option in order to have coverage beyond December 31, 2014.

We are pleased to be offering two new plan options this year:

- Kaiser Permanente IHM medical plan option
 - This plan has a regional network predominately located in the Baltimore – Washington, D.C. corridor.
 - This plan option is not available to members who are eligible for Medicare.
- Delta Dental DHMO dental plan option – new expanded national network

Wellness Program*

The Program will include a new Wellness Program for all State employees, retirees and enrolled spouses beginning January 1, 2015. Our goal is to encourage and educate our members to begin "moving forward to better health." The Wellness Program will require employees, retirees and enrolled spouses (not enrolled children) to complete healthy activities throughout the calendar year. If these activities are completed, enrollees will enjoy enhanced benefits such as waiving copays for all Primary Care Physician (PCP) visits. For each individual (employee, retiree, and covered spouse) who does not complete all of the health activities for that year, a surcharge will be deducted from the employee's or retiree's biweekly or monthly check/pension allowance, but not before 2016.

Continued on back...

Year 2015: Healthy Activity Requirements	
<ul style="list-style-type: none"> • Employees, retirees and covered spouses must designate a Primary Care Physician (PCP) either on your plan's State of Maryland dedicated website or by calling your carrier. • Employees, retirees and covered spouses must complete the health risk assessment which can be obtained on your plan's website or by calling your medical plan. Each employee/retiree and covered spouse must personally review their health risk assessment with their selected PCP. PCP must sign-off confirming review. 	
Rewards for meeting the 2015 Healthy Activity Requirements:	PCP copayments waived for employees, retirees and covered spouses.
Penalties for not meeting the 2015 Healthy Activity Requirements:	For each individual, the employee and retiree will have a \$50 surcharge which will be deducted from your bi-weekly (\$2.08) or monthly (\$4.16) pay starting January 1, 2016.

Year 2016: Healthy Activity Requirements	
Participants not identified for participation in the Disease Management Program	Participants with a chronic condition identified for participation in the Disease Management Program
<ul style="list-style-type: none"> • Employees, retirees, and covered spouses are required to complete a Nutrition Education or Stress Management program sponsored by your medical carrier. 	<ul style="list-style-type: none"> • Employees, retirees and covered spouses are required to actively participate in the disease management program sponsored by your medical carrier and follow all treatment guidelines of the care manager or complete the disease management program recommended.
<ul style="list-style-type: none"> • Employees, retirees and covered spouses are required to complete the health risk assessment which can be obtained on your plan's website or by calling your medical plan. Each employee and covered spouse must personally review their health risk assessment with their selected PCP. PCP must sign-off confirming review. 	<ul style="list-style-type: none"> • Employees, retirees and covered spouses are required to complete the health risk assessment which can be obtained on your plan's website or by calling your medical plan. Each employee and covered spouse must personally review their health risk assessment with their selected PCP. PCP must sign-off confirming review.
<ul style="list-style-type: none"> • Employees, retirees, and covered spouses are required to complete all recommended age/gender specific biometric screenings and discuss results with your PCP. 	<ul style="list-style-type: none"> • Employees, retirees, and covered spouses are required to complete all recommended age/gender specific biometric screenings and discuss results with your PCP.
Rewards for meeting the 2016 Healthy Activity Requirements:	PCP copayments waived for employees, retirees and covered spouses.
Penalties for not meeting the 2016 Healthy Activity Requirements:	<ul style="list-style-type: none"> • For each individual, the employee and retiree will have a \$75 surcharge which will be deducted from your bi-weekly (\$3.12) or monthly (\$6.25) pay starting January 1, 2017. • If you are identified as having a chronic condition you must engage with the plan's nurse and follow the recommended treatment plan. If you do not, an additional \$250 surcharge will be deducted from your bi-weekly (\$10.42) or monthly (\$20.84) pay starting January 1, 2017.

*Wellness Program does not apply to SLEOLA members.

Health Benefits



Health Fairs

We encourage all employees, retirees, and eligible dependents to attend a health fair to obtain more information about the plan changes, discontinued and new plans, and wellness program. Representatives from all plans will be available at each health fair to answer specific questions. The health fair schedule is available at www.dbm.maryland/benefits.

New this year, the Employee Benefits Division (EBD) will be hosting four health fairs that are open to ALL State employees, retirees, and eligible dependents. 30 minute presentations explaining the new options, vendors, and the new wellness program will be provided. RSVP is required for the fairs listed below:

EBD Hosted Health Fairs			
Date	Time	Location & Address	Parking Instructions
9/20/2014	10:00 am to 2:00 pm	Salisbury University Guerrieri University Center Wicomico Room 1101 Camden Avenue Salisbury, MD 21801	Available at location.
9/22/2014	3:00 pm to 7:00 pm	SECU Arena - Towson University Auburn Drive Towson, MD 21252	Parking available on Lot 20; handicap accessible parking available on Lot 21. See campus map at: www.towson.edu/main/maps/images/CampusMap.pdf
9/27/2014	10:00 am to 2:00 pm	Anne Arundel County Community College 101 College Parkway SUN 100 Arnold, MD 21012	Parking available in Lots A & B. See campus map at: www.aacc.edu/locationsandmaps/maps/file/arnoldcampusmap.pdf
9/29/2014	3:00 pm to 7:00 pm	Dundalk Community College 7200 Sollers Point Rd Community Center Lobby Baltimore, MD 21222-4649	Parking available in lots 3 and 4. Please park in white spaces. See campus map at: www.cbcmd.edu/media/directory/dundalk/map_dundalk.pdf

We look forward to seeing you and would be happy to answer any questions you may have.

If you plan to attend, please RSVP four days prior to the event by emailing ebd.mail@maryland.gov or calling **410.767.4775** and providing your name, telephone number and date you plan to attend.