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 predominate 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 bi-weekly or monthly check/pension allowance, but not before 2016.

<table>
<thead>
<tr>
<th>Year 2015: Healthy Activity Requirements</th>
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</thead>
<tbody>
<tr>
<td><strong>Rewards for meeting the 2015 Healthy Activity Requirements:</strong></td>
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<tr>
<td><strong>Penalties for not meeting the 2015 Healthy Activity Requirements:</strong></td>
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<table>
<thead>
<tr>
<th>Year 2016: Healthy Activity Requirements</th>
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<tbody>
<tr>
<td><strong>Participants not identified for participation in the Disease Management Program</strong></td>
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<tr>
<td><strong>Participants with a chronic condition identified for participation in the Disease Management Program</strong></td>
</tr>
<tr>
<td><strong>Rewards for meeting the 2016 Healthy Activity Requirements:</strong></td>
</tr>
<tr>
<td><strong>Penalties for not meeting the 2016 Healthy Activity Requirements:</strong></td>
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*Wellness Program does not apply to SLEOLA members.

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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](http://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:

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location &amp; Address</th>
<th>Parking Instructions</th>
</tr>
</thead>
</table>
| 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](http://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](http://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.ccbcmd.edu/media/directory/dundalk/map_undalk.pdf](http://www.ccbcmd.edu/media/directory/dundalk/map_undalk.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](mailto:ebd.mail@maryland.gov) or calling [410.767.4775](tel:4107674775) and providing your name, telephone number and date you plan to attend.