

STATE OF MARYLAND

RETIREE HEALTH BENEFITS ENROLLMENT AND CHANGE FORM JANUARY 2027-DECEMBER 2027

PERSONAL DATA PLEASE PRINT CLEARLY

NAME: _____
LAST FIRST MI

SEX: ☐ Male ☐ Female

ADDRESS: _____ APT/CONDO: _____

LEGAL MARITAL STATUS:

CITY: _____

☐ Single ☐ Widowed

STATE: _____ ZIP CODE: _____

☐ Married ☐ Divorced

COUNTY: _____

Home Phone: (____) ____ - ____ W#: W ____

Work Phone: (____) ____ - ____ Social Security Number: ____ / ____ / ____

Cell Phone: (____) ____ - ____ Date of Birth: ____ / ____ / ____
MM / DD / YYYY

Personal E-mail: _____ Work E-mail: _____

STATUS & ENROLLMENT/CHANGE ACTION REQUESTED

- | | | |
|--|---|---|
| ☐ Maryland State Retirement System Retiree or
☐ Surviving Beneficiary. Please indicate
relationship: _____ | ☐ Optional Retirement Plan (ORP) Retiree
(i.e., TIAA-CREF) or
☐ Surviving Beneficiary. Please indicate
relationship: _____ | ☐ Satellite Retiree
Agency Name: _____ or
☐ Surviving Beneficiary. Please indicate
relationship: _____ |
|--|---|---|

☐ **New Retiree**

Effective Date: _____

Last Day of Employment: _____

Disability Retirement? ☐ Yes ☐ No

☐ **New Beneficiary of Deceased Retiree**

Name of Deceased: _____

Deceased SSN: ____ / ____ / ____

Date of Retiree's Death: _____

☐ **Medicare Eligibility** (Complete Medicare Information Section, page 3)

☐ **Open Enrollment - Effective January 1st**

☐ **Cancel all Coverage** in all Plans/Qualifying Event: _____

☐ **Other Reason:** _____

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

☐ **Add Dependent** because of:

☐ Marriage Date: _____

☐ Birth/Adoption/Appointed Permanent Legal Guardian

Date: _____

☐ Other Reason: _____

ALL required dependent documentation must be attached when adding a dependent.

☐ **Remove Dependent** because of:

☐ Divorce/Dissolution of domestic partnership Date: _____

☐ Death Date: _____ (Attach copy of Death Certificate)

☐ Dependent no longer eligible Date: _____

Reason: _____

COMPLETED AND SIGNED ENROLLMENT FORMS MAY BE SENT BY EMAIL OR REGULAR MAIL TO:

Employee Benefits Division
301 W. Preston Street, Room 510
Baltimore, Maryland 21201

Hours of Operation: Monday - Friday 8:30 a.m. - 4:30 p.m.
Phone: 410-767-4775 or 1-800-307-8283 / Fax: 410-333-5191 / Email: ebd.mail@maryland.gov

Health benefits information and forms are available on our website:
dbm.maryland.gov/benefits

DEPENDENT INFORMATION *PLEASE PRINT*

Please PRINT CLEARLY your dependent information below and ATTACH ALL REQUIRED DOCUMENTATION. This form must be filled out completely including Social Security numbers, date of birth, and if the dependent is eligible for Medicare due to age (age 65) or Disability (any age) to ensure that your dependent are enrolled in the plans you selected and claims are paid properly. Please use this section for additions (A), deletions (D) or changes (C) to your existing dependent information for Open Enrollment or a qualifying event.

[illegible]

- Biological, adopted and step children age 26 and over must have become disabled prior to reaching age 26 in order to be eligible for continued coverage.
- Grandchildren, step grandchildren, legal wards and other child relatives age 25 and over must have become disabled prior to reaching age 25 in order to be eligible for continued coverage.
- Proof of prior employer-sponsored coverage may be required.
- Some dependents are not eligible for tax-favored coverage and the retiree may owe increased taxes if the State subsidizes dependent coverage. Refer to the Benefits Guide for details.

ENROLLMENT FOR JANUARY 2027-DECEMBER 2027

Medicare Information - A Beneficiary is considered a “Retiree”

Medicare information must be provided for anyone covered under your Retiree enrollment who is eligible for Medicare due to age (age 65) or disability (any age). Medicare-eligible individuals must be enrolled in both Part A (Hospital) and Part B (Physician) in order to have full claims coverage. The State’s medical coverage is secondary to Medicare for any Medicare-eligible retiree or Medicare-eligible dependent. To avoid any gaps in your prescription drug coverage, you should align your Medicare Part D enrollment with your retirement date.

NAMES OF INDIVIDUAL(S) WITH MEDICARE	MEDICARE NUMBER	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		
Retiree							
Spouse							
Domestic Partner							
Child							

Medical Benefits - A Beneficiary is considered a “Retiree”

Choose One Option:

- ☐ New Enrollment
- ☐ Change in plan
- ☐ Add or remove a dependent
- ☐ Change due to Medicare Eligibility
- ☐ I do not want Medical Coverage
- ☐ Cancel current Medical Coverage

Choose One Coverage Level:

Choose from #1 to #5 if no one covered is eligible for Medicare Parts A & B

1. ☐ Retiree Only, No Medicare
2. ☐ Retiree & One Child, No Medicare
3. ☐ Retiree & Spouse, No Medicare
4. ☐ Retiree & Two or More, No Medicare
5. ☐ Retiree & Domestic Partner, No Medicare

Choose from #6 to #12 if anyone covered is eligible for Medicare (the Retiree must be one of the individuals covered):

6. ☐ Retiree Only (with Medicare Parts A & B)
7. ☐ Two People (only one with Medicare Parts A & B)
8. ☐ Two People (both with Medicare Parts A & B)
9. ☐ Three People (only one with Medicare Parts A & B)
10. ☐ Three People (only two with Medicare Parts A & B)
11. ☐ Three or More People (all with Medicare Parts A & B)
12. ☐ Four or More People (at least one, but not all with Medicare Parts A & B)

Choose One Medical Plan:

- ☐ CareFirst BC/BS EPO
- ☐ CareFirst BC/BS PPO
- ☐ Kaiser IHM*
- ☐ UnitedHealthcare EPO
- ☐ UnitedHealthcare PPO

**Retirees and/or dependents eligible for Medicare are not eligible to enroll in the Kaiser medical plan.*

NOTE: Vision benefits are included if enrolled in a medical plan.

Medical plans do not include Prescription Drug or Dental Coverage. Separate selections are required (see below).

Prescription Drug Coverage for non-Medicare enrollees - A Beneficiary is considered a “Retiree”

Medicare-eligible Retirees and/or dependents must enroll in Medicare Part D. See Benefits Guide pages 57-62.

Choose One Option:

- ☐ New enrollment
- ☐ Add or Remove a Dependent
- ☐ I do not want Prescription Drug Coverage
- ☐ Cancel current Prescription Drug Coverage

If Retiree and/or dependents are not Medicare-eligible.

Choose One Coverage Level:

- ☐ 1. Retiree Only
- ☐ 2. Retiree & One Child
- ☐ 3. Retiree & Spouse
- ☐ 4. Retiree & Family
- ☐ 5. Retiree & Domestic Partner

If Retiree is Medicare-eligible with non-Medicare dependents,

Choose One Coverage Level:

- ☐ 6. Spouse only
- ☐ 7. Child only
- ☐ 8. Spouse & One child
- ☐ 9. Domestic Partner only
- ☐ 10. Domestic Partner & One child
- ☐ 11. Family

Dental Coverage - A Beneficiary is considered a “Retiree”

Choose One Option:

- ☐ New enrollment
- ☐ Change in plan
- ☐ Add or remove a dependent
- ☐ I do not want Dental Coverage
- ☐ Cancel current Dental Coverage

Choose One Coverage Level:

- ☐ Retiree Only
- ☐ Retiree & One Child
- ☐ Retiree & Spouse
- ☐ Retiree & Domestic Partner
- ☐ Retiree & Two or More People

Choose One Plan:

- ☐ United Concordia DPPO
- ☐ Delta Dental DHMO

For DHMO Plan: Once enrolled, you must contact the plan to select a primary Dentist office. Call plan or see plan website for details.

ENROLLMENT FOR JANUARY 2027-DECEMBER 2027

Life Insurance

- * **Retirees cannot have a break in Life Insurance coverage between employment and retirement. Retirees also cannot increase the amount of coverage or add new dependents upon or after retirement.** Retirees (new or existing) may only continue, decrease or cancel Life Insurance for themselves and their eligible dependents that are enrolled. **If you choose to decrease or cancel coverage, you cannot re-enroll or increase coverage in the future.** Surviving Beneficiaries who were enrolled in Dependent Life Insurance under the deceased Retiree may only continue Life Insurance through a conversion policy purchased directly from the plan.

RETIREE

Choose One Option: (Only choose a coverage amount if Decreasing Insurance.)

- ☐ Continue Life Amount in effect at retirement
- Choose a coverage amount in increments of \$10,000 for yourself (must be less than current coverage):**
- * ☐ Cancel Life Insurance
- * ☐ Decrease Life Insurance —————→ Fill in the amount of Benefit \$ — — — , — — —

SPOUSE/ DOMESTIC PARTNER

Choose One Option: (Only choose a coverage amount if Decreasing Insurance.)

- ☐ Continue Spouse/Domestic Partner Life Amount in effect at retirement
- Choose a coverage amount in increments of \$5,000 for your spouse up to 1/2 of the amount chosen for yourself (must be less than current coverage):**
- * ☐ Cancel Spouse/Domestic Partner Life Insurance
- * ☐ Decrease Spouse/Domestic Partner Life Insurance —————→ Fill in the amount of Benefit \$ — — — , — — —

CHILDREN

Choose One Option: (Only choose a coverage amount if Decreasing Insurance.)

- ☐ Continue Child Life Amount in effect at retirement
- Choose a coverage amount in increments of \$5,000 for your and/or your spouse's children up to 1/2 of the amount chosen for yourself (must be less than current coverage):**
- * ☐ Cancel Child Life Insurance benefits
- * ☐ Decrease Child Life Insurance benefits —————→ Fill in the amount of Benefit \$ — — — , — — —

NOTE: See Benefit Guide for information about automatic reductions in Life Insurance coverage beginning at age 65.

Retiree 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 retirement allowance based on the choices I have made. I agree to make any premium payments necessary if my retirement allowance will not support the necessary deductions. Unpaid premium invoices will be referred to the State's Central Collection Unit (CCU) where an additional 17% administrative fee will be added to the debt. I understand that to the extent the State subsidizes or pays part of the cost of my coverages, there may be tax consequences to me if I cover dependents who are not my tax dependents. 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 to the benefit plans. The personal information provided on this enrollment form is complete, accurate, and in accordance with the Department of Budget and Management 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 qualifying event in accordance with COMAR 17.04.13.04 and IRS Section 125.**

I understand that the Benefit Program offered by the State is subject to modifications and changes and that the benefits I have chosen in this enrollment are only in effect for the current plan year. 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 the end of the current plan year.

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 cancelled. I may be required to repay any claims and insurance premiums which have been paid inappropriately and may face criminal investigation and prosecution.

I certify that neither I nor my covered dependents are covered under another State of Maryland employee's or retiree's membership for any coverage for which I or they are enrolled on this form.

I further solemnly affirm under the penalties of perjury under applicable state laws that any dependent information I have provided is true and accurate. I understand that willful falsification of information contained in this attestation can result in referral of the matter for investigation and prosecution, the termination of enrollment and coverage of the person identified as my dependent, and the termination of coverage for myself (the retiree). I understand that a civil action may be brought against me for any losses, including reasonable attorney fees because of a false statement contained in this attestation, and that other serious consequences may result.

I further attest and agree that if a dependent's status changes and the dependent is no longer eligible, I will notify the Employee Benefits Division immediately to remove this dependent from my coverage. I also agree to provide the required documentation as outline in the current plan year's Benefits Guide to substantiate the information I have provided, and affirm that each enrolled dependent, with the exception of a domestic partner or domestic partner's child(ren), is my true tax dependent.

X _____ / _____ / _____

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.