

Health Benefits

Putting the pieces together
to improve your health.



Important Open Enrollment Information for ORP Retiree Enrollees

Open Enrollment Period: October 15, 2018 – November 14, 2018
For Plan Year: January 1, 2019 – December 31, 2019

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 25, 2018**.

Please review your enclosed Open Enrollment benefits statement and the January 1, 2019 - December 31, 2019 Benefits Guide for information on benefits, 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 roll over to the new plan year.

If you wish to make a change to your current benefits, enroll in a plan for the first time or cancel coverage, you will need to complete the enclosed enrollment form. Enrollment forms are also available online at www.dbm.maryland.gov/benefits under the Forms tab, which can be completed and saved on your computer. Print, sign and mail your completed enrollment form **postmarked** no later than **November 14, 2018** to:

Employee Benefits Division
Attention: Enrollment Unit
301 West Preston Street, Room 510
Baltimore, Maryland 21201
email: enrollment.ebd@maryland.gov

Premium payment coupons will be mailed late December 2018 for the Plan Year January 1, 2019 - December 31, 2019. However, if you have outstanding premiums for the plan year January 1, 2018 – December 31, 2018 and a payment is received, your payment will be applied to unpaid premiums first, before being applied to the new plan year beginning January 1, 2019.

Premium payments are due by the first of each month, but you are given a grace period where payment must be postmarked by the end of the month. If payment is not received by the first of the month or by the end of the grace period, your benefits will be terminated. If claims are incurred during the grace period and your payment is not received, you will be billed for the lesser of the claims incurred or the premium amount. If enrollment is cancelled because the required payment is not received, you will not have the opportunity to enroll again until the next Open Enrollment, **if eligible. These payment procedures will be strictly enforced!**

IMPORTANT REMINDER: State Health Benefits and subsidy will only continue as long as the ORP retiree; or ORP retiree's surviving spouse or child continue to receive a Periodic Distribution from the ORP plan. If all ORP funds are withdrawn and the account is closed, then eligibility for State Health Benefits ends.

If you do not submit an enrollment form, your current benefit elections will roll over for the new plan year.

Contact the Employee Benefits Division for Open Enrollment assistance at 410-767-4775 (or toll-free at 1-800-307-8283), Monday thru Friday, 8:30 am to 4:30 pm Eastern Time, or email questions to ebd.mail@maryland.gov

