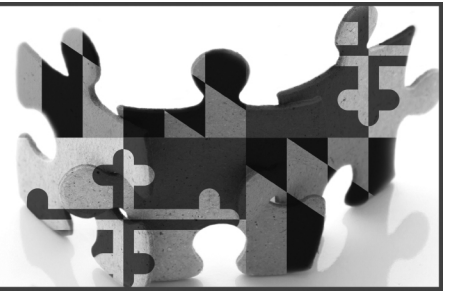




# Health Benefits

Putting the pieces together  
*to improve your health.*



## Important Open Enrollment Information for Direct Pay Enrollees

**Open Enrollment Period: October 15, 2019 – November 14, 2019**  
**For Plan Year: January 1, 2020 – December 31, 2020**

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 28, 2019**.

**New Process:** If you add a new or re-enrolling an eligible dependent during open enrollment, you must submit the appropriate dependent documentation to the Direct Pay Enrollment Form. If the appropriate dependent documentation is not received by the end of open enrollment, your dependent will not have coverage as of January 1, 2020, and will be ineligible to enroll until the next qualifying life event or open enrollment.

Please review your enclosed Open Enrollment benefits statement, the January 1, 2020 - December 31, 2020 Benefits Guide and the Open Enrollment materials 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 must complete the enclosed enrollment Form. Enrollment Forms are also available online at [www.dbm.maryland.gov/benefits](http://www.dbm.maryland.gov/benefits) under the Forms tab, which can be completed and saved on your computer. Print, sign and mail your enrollment form (along with any required dependent documentation, if needed) **postmarked** no later than **November 14, 2019** to:

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

Premium payment coupons will be mailed late December 2019 for the Plan Year January 1, 2020 - December 31, 2020 for all Direct Pay enrollees. However, if you have outstanding premiums for the plan year January 1, 2019 – December 31, 2019 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, 2020.

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!**

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

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](mailto:ebd.mail@maryland.gov).