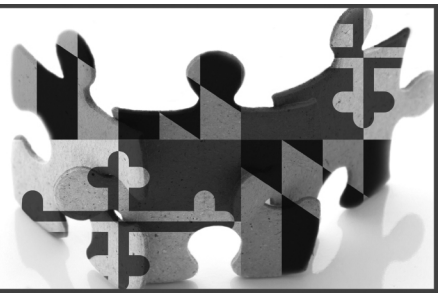
Maryland
DEPARTMENT OF BUDGET AND MANAGEMENT

Health Benefits

Putting the pieces together
to improve your health.



Important Open Enrollment Information for ORP Retiree Enrollees

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

During Open Enrollment you have the option of using the online SPS Benefits System or completing the enrollment form enclosed in your Open Enrollment packet if you want to enroll in a new plan or make changes to your current benefit selections and/or add or delete dependents.

To help you prepare for Open Enrollment, enclosed you will find a personalized Open Enrollment benefit statement with information about your current benefit selections as of **August 28, 2019**. Please review your enclosed Open Enrollment benefit 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.

New Process: If you add a new or re-enrolling an eligible dependent during open enrollment, you must upload the appropriate dependent documentation to the Open Enrollment Benefit event or attach to the Retiree 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.

HOW TO ACCESS THE SPS BENEFITS SYSTEM:

1. You will have to log in with your SPS Employee ID (also known as "W" number). The "W" number can be located at the bottom of the enclosed summary statement.

   *If you have never logged into the SPS Benefits system or if you haven't been into the system within the last 90 days, your SPS password has expired. Please follow the instructions below to start your log on process:

2. Go to the Workday sign in page at: **https://wd5.myworkday.com/wday/authgwy/stateofmaryland/login.htmld** or go to the internet search box and type "SPS Welcome", then select "Welcome to SPS-Maryland.gov". This will bring you to the home page where you can click on the Workday for Retirees button. Type your W# into the Username field and follow the instructions below to create your initial password:
   - Capitalized first letter of your first name
   - Then type the lower case first letter of your last name
   - Then type your 4 digit birth year
   - Then type you last 4 digits of your social security number
   - Then type a # sign

   Example: Susan Jones, who was born in 1940 and has 1234 as the last four digits of her SSN would create the following initial password: Sj19401234#

Once you have logged in, you will be asked to create a new password. The old password is the one you just used; enter that as instructed. The next two fields ask you to create a new password. Your new password cannot be the same as the old password. Your new password must contain the following:

- At least one capital letter
- At least one lower case letter
- At least one number, and
- At least one special character (ex. $ % @!)

For password assistance or log on issues, please call the SPS Help Desk at 410-767-4112. For benefits questions, please call the Employee Benefits Division at 410-767-4775 or 800-307-8283. Both offices are available Monday-Friday between 8:30am and 4:30pm.

The final step is to set up your security questions. These questions will help you log back in if you ever get locked out of your account. Please select questions and answers that are easy for you to remember, that never change or have only one possible answer.

Now you are in the SPS Benefits System and can view your benefits by clicking on the Benefits icon.

From there, scroll down to View and then click Benefits Elections. You will see all the plans in which you are enrolled as well any dependents covered under your plans.

Please follow the Open Enrollment Event instructions during the Open Enrollment period, if you want to make a change to your elections for the 2020 Benefit Plan Year. If you wish to make a change to your current benefits, enroll in a plan for the first time or cancel coverage, use the online SPS Benefits System or 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 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

Premium payment coupons will be mailed late December 2019 for the Plan Year January 1, 2020 - December 31, 2020. 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!**

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**.