

State Employee & Retiree Health & Welfare Benefits Program

Agency Benefit Coordinator Open Enrollment Training Plan Year 2021 Satellite Edition

Together, we are working toward a *healthier community*



Maryland

DEPARTMENT OF BUDGET
AND MANAGEMENT

Agenda

- **Open Enrollment**
- **Benefit Highlights**
- **Wellness**
- **EBD Reminders**
- **Questions & Answers**

Open Enrollment

Open Enrollment

October 19 – November 13, 2020

• What you need to know:

- Open Enrollment begins at 8am on October 19 and closes at 5pm on November 13. Satellite Agencies must receive 2021 OE Forms from employees no later than 5 pm on November 13th. The forms must be submitted to EBD no later than close of business on November 20, 2020.
- More than 4,000 employees have qualified under the ACA measurement period, they will enroll as part of the regular Open Enrollment period.

• 100% Virtual Campaign

- **On-Demand Open Enrollment Video**
 - Current Benefit Summaries and 2021 Satellite Enrollment Form sent through regular mail to employees
 - All materials also available online as of October 12
 - Printed materials also mailed to Retirees and COBRA participants
- ### • **Dependent Verification Review (DVR) Process is unchanged**

Dependent Verification Review (DVR)

- If an employee adds a qualifying dependent during Open Enrollment, they **MUST** provide the required supporting documentation **when submitting** the Open Enrollment Form. Review documentation before sending to EBD.
- If the required dependent(s) documentation is not submitted with the Open Enrollment Form by 11/13/20 at 5:00pm the newly added dependent(s) **will not be processed**.
 - **They will not have coverage effective 1/1/21**
- Please reference page 39 of your 2021 Benefit Guide to determine what official documentation is required for each dependent

Open Enrollment Events-Special Notes

The BAS Open Enrollment will default to the current employee/retiree elections and dependents except for FSA elections.

- Open Enrollment allows employees/retirees to change plans, add/delete eligible dependents and/or waive coverage
- FSA election are a mandatory re-enrollment (no rollover)
- FSA Healthcare maximum is now \$2,750.
- Review the Open Enrollment Forms for accuracy, supporting documentation, signature, date, etc.
- No Correction period, no exceptions!

Agency Readiness Checklist

- Be aware, that you should forward Open Enrollment Forms and supporting documentation as you receive them. DO NOT hold all forms until the final day
- Submit Open Enrollment Forms and supporting documentation through enrollment.ebd@maryland.gov Subject line= Open Enrollment
- Separate these emailed forms from any 2020 New Hires and other life events
- You may also fax forms to 410.333.5191 OR you may send through regular mail
- Have a communication plan for staying in touch with your employees.
- **Be sure employees know they will need to provide the appropriate documentation for newly enrolled dependents AT THE TIME OF ENROLLMENT!**

Benefit Highlights

Highlights 2021

- Flu shots are now available at your local retail pharmacy using your CVS Rx card - \$0 Copay
- Benefits are unchanged
 - Medical plans
 - Dental plans
 - Prescription Drug
 - Life Insurance / Accidental Death & Dismemberment
 - Flexible Spending Accounts
- FSA Maximum Deferral is \$2,750
 - Expanded eligibility for Over-the-counter (OTC)
- Review 2021 Rx Formulary updates *(coming soon)*
 - Member notification
 - Physician notification
 - No changes to the Retiree EGWP Program

Wellness

Wellness 2021

- Activities Reset January 1, 2021
- Rewards earned in 2021 remain in force thru December 2022
- Wellness program managed by your medical carrier
- Activities for \$0 PCP Copay
 - Select or Confirm PCP
 - Complete HRA (Health Risk Assessment)
 - Kaiser members: Sign online HIPAA release
- Activity for discount on \$5 Specialist Copay
 - Complete any age/gender preventive screenings due

Wellness 2021

Wellness program managed by your medical carrier and includes motivating digital resources you can access anytime anywhere! Examples include:

- RealAge assessment to help you determine the physical age of your body vs your calendar age
- Personalized Health timeline to include recommendations, content and services available to you
- Trackers: Connect your wearable devices or enter your own data to monitor sleep, step, nutrition and more
- Challenges providing extra motivation for achieving your goals
- Health Profile for maintaining all your health data in one place

EBD Reminders

Reminders

- **Benefit Guide**
 - Available online for everyone at DBM.Maryland.gov/benefits
 - Read the Benefit Guide!
- **Contacting EBD**
 - Please use enrollment.ebd@maryland.gov OR ebd.mail@maryland.gov
 - Please refrain from emailing or calling EBD staff directly
- Open Enrollment closes to employees at 5pm on November 13th. Delivery of forms from the agencies accepted no later than November 20th (post mark, fax confirmation, email)

Questions?



Thank You!

