

State Employee & Retiree Health & Welfare Benefits Program

Agency Benefit Coordinator Open Enrollment Training Plan Year 2021

Together, we are working toward a *healthier community*



Maryland

DEPARTMENT OF BUDGET
AND MANAGEMENT

Agenda

- **Open Enrollment**
 - When?
 - Where?
 - How?
- **Benefit Highlights**
 - 2021 Changes
 - Wellness
- **SPS Benefit System**
 - User Interface
 - Agency Readiness
 - Notes
- **Contractual Employees**
- **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
 - More than 4,000 employees have qualified under the ACA measurement period
- 100% Virtual Campaign
 - **On-Demand Open Enrollment Video**
 - All materials available online as of October 12
 - Printed materials mailed to Retirees and COBRA participants
 - Current Benefit Summaries available through SPS Benefits
- **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 completing** the Open Enrollment Benefit Event in the SPS Benefit system
- If the required dependent(s) documentation is not uploaded by 11/13/20 at 5:00pm the newly added dependent(s) **will be removed from Open Enrollment coverage**
 - **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
- Only upload docs to Maintain Worker Documents, the upload category should be **Benefits or Benefits Correspondence**.
- Employees can take pictures of the required documentation and upload **legible** screenshots to the Open Enrollment event

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

SPS Benefit System

Open Enrollment

- The SPS Benefits System User Interface features “tiles” for quick reference.
- The screen allows the employee/retiree to view all current elections at a glance and then decide which, if any, they want to change.
- Dependents already in the system are clearly visible; this will help reduce duplicate dependents.
- The Quick Reference Guide will be posted to the SPS website at: https://dbm.maryland.gov/sps/Pages/Benefits_HelpCenter.aspx

OR

- On the member’s SPS Benefits System home page

Open Enrollment User-Interface

Employees/Retirees will select either **MANAGE** or **ENROLL** to:

- View more details
- Add/Remove Dependents
- Change Plans
- Change Coverage Amount

After completing elections, select **REVIEW AND SIGN** to attach new dependent documentation and submit elections OR **SAVE FOR LATER** to submit later

The screenshot displays the Open Enrollment User-Interface, divided into two main sections: "Health Care and Accounts" and "Insurance and Retirement".

Health Care and Accounts:

- Medical:** UnitedHealthcare PPO (Employee). Cost (Monthly): \$250.84. Coverage: Employee + Family. Dependents: 2. A red box highlights the "Manage" button.
- Prescription:** Drug - (Employee). Cost (Monthly): \$90.14. Coverage: Employee + Family. Dependents: 2. A "Manage" button is visible.
- Dental:** Delta Dental D+MO (Employee). Cost (Monthly): \$19.75. Coverage: Employee + Family. Dependents: 2. A "Manage" button is visible.
- Healthcare FSA:** Waived. An "Enroll" button is visible.
- Dependent Care FSA:** Waived. An "Enroll" button is visible.

Insurance and Retirement:

- Life Ins - Guaranteed:** MetLife (Employee). Cost (Monthly): \$18.30. Coverage: \$50,000. A red box highlights the "Manage" button.
- Life Ins - Supplemental:** MetLife (Employee). Status: Waived. A "Waive" button is visible.
- Spouse Life:** MetLife (Employee). Status: Waived. A "Waive" button is visible.
- Child Life:** MetLife (Employee). Status: Waived. An "Enroll" button is visible.
- AD&D:** MetLife (Employee). Cost (Monthly): \$3.60. Coverage: \$100,000. A "Manage" button is visible.

At the bottom of the interface, two buttons are highlighted with a red box: "Review and Sign" (orange) and "Save for Later" (grey).

Open Enrollment User-Interface

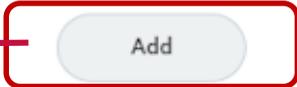
Dependents

Add a new dependent or select an existing dependent from the list below.

Coverage ★ Employee + Family

Plan cost (Monthly) \$90.14

Add new dependents



3 items

Select	Dependent	Relationship	Date of Birth
<input checked="" type="checkbox"/>	Robert Frekot	Spouse	01/28/1960
<input checked="" type="checkbox"/>	Danielle Frekot	Child	09/17/1996
<input type="checkbox"/>	Tom Selleck	Spouse	01/29/1945

Add or Remove listed/eligible dependent(s) from coverage



Agency Readiness Checklist

- Assure all employees know how to log into SPS Benefits using OneLogin
 - <https://stateofmaryland.onelogin.com/>
 - Website URL, W#, Quick Reference Guide
 - Verify all employees have an email address in order to receive EBD OE notifications
 - Current Work and/or Personal
- Have a communication plan for employees with no email and/or internet access
- Be sure employees know they will have to upload the appropriate documentation for newly enrolled dependents **AT THE TIME OF ENROLLMENT**

Agency Readiness Checklist *Continued...*

- ABC's must run their agency's *SPS Benefit Open Election Events* – Employees report prior to the start of Open Enrollment
- The report will list all employees with an open New Hire, Job Change or Life Event; these events will cause the employee's Open Enrollment event to go "On Hold"
- The Open Enrollment event will remain "On Hold" until these earlier events are completed/submitted/approved
- Employees will not be able to access the "On Hold" Open Enrollment events
- Follow up frequently- Running your agencies SPS Benefits Open Election Events
- EXAMPLE: An employee initiates a Birth/Adoption event prior to 10/19/2020 and the event is still "open"; the Open Enrollment event will go/be "On Hold" until the Birth/Adoption event is completed
- Review expiring contracts for Contractual employee eligibility for Open Enrollment

Open Enrollment Events-Special Notes

The SPS 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
- Life Events between the 1st day of Open Enrollment and 1/1/2021, will re-open the Open Enrollment events after the employee completes Life Event election
- The employee needs to review, complete and submit the re-opened Open Enrollment event to ensure they have the elections they desire for 2021.
- ABC's - Monitor these events to ensure employees are completing the process by continually running the SPS Benefit Open Enrollment Events Report.
- Use the SPS Benefits Open *Election* Events-Employees and SPS Benefit Open *Enrollment* Events-Employees reports.
- No Correction period, no exceptions!
- No paper enrollment forms will be accepted by EBD

Contractual

Contractual Employee Contracts

- Contractual employees must have an **OPEN CONTRACT** with an end date of **1/2/2021** or after in order to be eligible for Plan year 2021 benefits.
- ABC's should run the SPS Benefit Expiring Contract Report to identify Active Contractual employees with an expiration date prior to **1/2/2021**

Contractual Employee Contracts *continued..*

- Contracts that start on January 1, 2021 and are for 90 days or less will not meet the eligibility rules for an Open Enrollment event, so please make sure Contract Start Dates and Contract End Dates are accurate for the type and length of employment
 - The only exception are employees identified as ACA Eligible for 2021 in the Measurement Period Reporting. These employees need an Active contract on January 1, 2021 and it can be less than 90 days in duration
- **Benefits Only Agencies** should send the **January 1, 2021** contracts in the Delta File submission on **October 15, 2020** to ensure timely processing into SPS without errors
- **SPMS and CPBI Agencies** should make sure any contracts expiring prior to **January 1, 2021** are updated by **October 15, 2020**

Open Enrollment Event Process Contractuals

	EMPLOYEE STATUS	OE EVENT PROCESS
Open Enrollment Event Process	2020 ACA Flag + 1/1/21 Contract Contract in Workday by 10/15/20	<ul style="list-style-type: none"> Employee Receive SPS OE Event on 10/19
	No 2020 ACA Flag + 1/1/21 Contract Contract in Workday by 10/15/20	<ul style="list-style-type: none"> Employee Receive SPS OE Event on 10/19
	1/1/21 Contract Contract entered in Workday after 10/15/20 and on or before 10/31/20	<ul style="list-style-type: none"> Employee will receive a manually generated OE Event Employee will have until 5pm on 11/13 to Complete Online Enrollment
	1/1/21 Contract Contract entered in Workday on or after 11/1/20 and on or before 12/31/20	<ul style="list-style-type: none"> Employee will receive a manually generated OE Event Employee will have 14 Calendar Days to Complete the Online Enrollment
	1/1/21 Contract Contract entered in Workday on or after 1/1/21	<ul style="list-style-type: none"> Employee will receive a manually generated OE Event Employee will have 14 Calendar Days to Complete the Online Enrollment

Open Enrollment Event Process Retirees

EMPLOYEE/RETIREE STATUS	OE EVENT PROCESS
<p>Current Retiree in Workday With a Retiree Benefit Group</p>	<ul style="list-style-type: none"> Retiree receive an SPS OE Event on 10/19
<p>Current Employee Retiring on 1/1/21</p>	<ul style="list-style-type: none"> Employee Will Receive SPS OE Event on 10/19 New Retiree Must Submit Paper Retiree Enrollment Form to EBD for Processing The Elections Submitted on the Paper Enrollment Form Will Supersede Anything Elected in the Employee SPS OE Event
<p>Deferred Retiree for 1/1/21</p>	<ul style="list-style-type: none"> Retiree Must Submit Paper Retiree Enrollment Form to EBD for Processing

Open Enrollment Event Process

Sending a 2021 Contract in a Delta File

THIS INFORMATION APPLIES TO BENEFITS ONLY AGENCIES

- Benefits Only Agencies can send contract extensions or renewals PRIOR to the Contract End Date of the existing contract
 - The key to doing this is the 03-Data Change Event **Effective Date**; it must be equal to or prior to the Delta File date
- Examples to extend or renew contracts in Delta files

Action Code = 03

Effective Date = 09/05/2020

Contract Data Change Flag = 1

Original Contract Number = 2020 Contract

Contract Start Date = 07/01/19

Contract End Date = 06/30/21

Action Code = 03

Effective Date = 09/05/2020

Contract Data Change Flag = 1

New Contract Number = 2021 Contract

Contract Start Date = 01/01/21

Contract End Date = 06/30/21

Contract Extension Example

- extending the Contract End Date for an existing contract

Contract Renewal Example

- issuing a new Contract Number for an existing active employee

EBD Reminders

Reminders

- **Benefit Guide**
 - Available online for everyone at DBM.Maryland.gov/benefits
 - Read the Benefit Guide!
- **Contacting EBD**
 - SPS Ticket System
 - Please refrain from emailing or calling EBD staff directly
- **ABC's may complete the Open Enrollment process on behalf of an employee; HOWEVER, an enrollment form must be attached to the open enrollment event**
- **Open Enrollment closes at 5pm on November 13th!**

Questions?



Thank You!

