

## **August 2018 Newsletter**

### **Health/ Insurance --- Joe Polce**

#### **CareFirst**

There have been some minor glitches with initial change from UHC to CareFirst. Just remember that the basic plan design for both medical and vision have not changed. Plan benefit information is available at [www.fcps.org](http://www.fcps.org) and at [www.carefirstfrederick.com](http://www.carefirstfrederick.com). Retirees should register as members of CareFirst to get correct access to all the benefits. The find-a-doctor section may be difficult to manage as it is entirely different than UHC's. I found that putting in my zip code instead of my address when searching for a doctor got better results. This part will continually be updated. It may be easier to call your doctor(s) and ask if in network. Any problems should be directed to either Doris Toms at 301-644-5052 or Evelyn Davis at 301-644- 5115.

#### **Open Enrollment**

The retiree open enrollment period is from October 15 to October 31. This is the time for retirees to make changes to their health or dental insurance plan. Information will be coming as to time and location.

#### **Dental Plan Enhancements**

Effective January 1, 2019 the dental allowance will change from \$1000 to \$1500 or \$2000 to \$2500. This will occur automatically to which ever allowance enrolled. This is at no additional cost to the premium.

#### **Hearing Aids**

A hearing aid benefit was added to the health insurance plan beginning July 1, 2018. The benefit is \$3500 once every two years. There is a prior authorization requirement from CareFirst.

#### **Vaccine Coverage**

The following vaccines will be covered under our medical plan: Flu shots, Shingles and Pneumonia. CVS does not cover vaccines through our prescription coverage although you can have them administered at the Minute Clinic. CVS will then invoice the CareFirst directly.

#### **United Health Care Claims**

There will be claims submitted to UHC after to July 1, 2019 that may create a slow processing problem. The Insurance Council has approved a 12 month runout with UHC to process all claims that occur after July 1, 2018. This means that UHC must continue to process and pay claims for a 12 month period. If you are having a problem getting a claim settled by UHC, please notify Doris Toms immediately.

#### **Retiree News and Notes Article**

The Rx Alert section of the Maryland State Retirement Agency does not pertain to FCPS retirees. Please DO NOT ENROLL in this Medicare Part D plan. All FCPS Medicare eligible retirees are enrolled in a Medicare Part D plan through CVS which is called SilverScript. NO ACTION is required from us on this matter. The Rx Alert refers to Maryland State retirees.