September 2021 Newsletter

Insurance/Health ----- Joe Polce

Premiums for FY22

A new premium rate chart was sent to all retirees that reflects a 1.25% increase in premiums effective July 1, 2021. There was also a new rate schedule for a retiree with just one dependent. This gives a retiree with just one dependent a lower premium than a retiree with two or more dependents.

Open Enrollment

An open enrollment event for retirees will take place at the Staff Development Center in Walkersville on September 24, 2021. The actual open enrollment period will be October 15-29, 2021 for benefit changes effective January 1, 2022. The open enrollment period is for retirees to make changes to the medical or dental plan. All deductibles reset on January 1, 2022.

Employee Assistance Program (EAP)

There is an Employee Assistance Program that is also available for retirees. Some of the services provided include mental health, legal advice, childcare/eldercare and financial support. The information for the dedicated phone number can be accessed at fcps.org under Human Resources. The information does not mention retirees but a retiree should just state that they are with FCPS.

New Medicare Enrollees

When a retiree turns 65 they are automatically enrolled in the Medicare program. Medicare becomes the primary insurance on the 1st of the month following the month in which they turn 65. CareFirst becomes the secondary insurance. Medicare Part A is included with the initial plan. Retirees must select Medicare Part B for which there is a premium. Failure to select Part B will result in no coverage from the secondary plan. Part B premiums are based on income and the rate schedule can be obtained at www.mymedicare.gov.

Benefit Contact Information

Christine Hobble is the dedicated Benefits team member for retirees. She can be contacted at 301 644 5115 or emailed at Christine.hobble@fcps.org. Other helpful insurance information can be found at <u>www.fcps.org/benefits/for-retirees</u>.

Address and Contact Information Update

Please remember to inform Human Resources if you have changed your address or a phone number. You will also need to notify the Maryland State Retirement Agency separately. Forms to update State information can be obtained at sra.maryland.gov/retiree-forms.

CareFirst Class Action lawsuit

(This statement is from Donna Clabaugh, Senior Manager, Benefits and Wellness)

Many of us have received a postcard from Care First/Blue Cross Blue Shield about a class action settlement. This was received because Care First was the administrator of our medical insurance plan during the dates covered by the class action suit, but you may not be entitled to any of the cash settlement. If you would like to file a claim to receive the settlement if entitled, you may do so by following the directions on the postcard. Each postcard has a unique ID number in the upper left hand corner that you will use when you file the claim. This class action settlement does not affect any benefits or our plan design. If you have questions about the settlement, please call the contact number on the post card as the FCPS Benefits team does not have additional information other than that which is on the post card.