

IMPORTANT OPEN ENROLLMENT INFORMATION TO KNOW:

- All health plan contributions are withheld on a pre-tax basis to the extent possible by federal law. Should you wish to modify this arrangement, please contact Ms. Bridget Scott, Benefits Specialist, in the Human Resources Department at 443-550-8315 or via email at scottb@calvertnet.k12.md.us. Except for certain *Change of Life Events* within the guidelines of Internal Revenue Code Section 125, this is the only time during the plan year you can make any changes.
- If you have an offer of health coverage from your employer (Calvert County Public Schools) that meets certain standards, you will not be eligible for a tax credit through the Affordable Care Act Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of current Federal poverty level, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.

NOTE: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution – as well as your employee contribution to employer-offered coverage – is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

- In accordance with the Affordable Care Act requirements, a Summary of Benefits and Coverage (SBC) for each health plan can be found on the CareFirst Calvert County Public Schools microsite at www.carefirst.com/ccps.
- The CareFirst HMO Open Access plan requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For children, you may designate a pediatrician as the primary care provider. For information on how to select a primary care provider go to www.carefirst.com/ccps and click “Find a Doctor”. If you further assistance contact Bridget Scott in the Human Resources Department at scottb@calvertnet.k12.md.us or 443-550-8315.
- You do not need prior authorization from the CareFirst HMO Open Access plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization of certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, go to www.carefirst.com/ccps and click “Find a Doctor”. If you further assistance contact Bridget Scott in the Human Resources Department at scottb@calvertnet.k12.md.us or 443-550-8315.
- If you purchase a health plan through the Maryland Health Connection or HealthCare.gov instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -- as well as your employee contribution to employer-offered coverage -- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Maryland Health Connection or HealthCare.gov are made on an after-tax basis.

- Non-full-time support staff and teachers who work less than half-time may purchase group health/prescription, vision and/or dental insurance coverage at full premium cost. Full cost rate sheets may be obtained by contacting Ms. Bridget Scott, Benefits Specialist, in the Human Resources Department at scottb@calvertnet.k12.md.us or 443-550-8315.
- Do you know that your plan, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for:
 - All stages of reconstruction of the breast on which the mastectomy has been performed.
 - Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
 - Prostheses and treatment of physical complications of all stages of the mastectomy, including lymphedema.
- Some states have premium assistance programs that can help pay for health insurance premiums. These states use funds from their Medicaid Program or the Children’s Health Insurance Program (CHIP) to help people who are eligible. If you or your covered dependent(s) live in any of the participating states listed on the enclosed notice, please contact the state to find out if premium assistance is available to you. Details of this program can be found on the Calvert County Public Schools’ website at: [Medical Insurance - Calvert County Public Schools \(calvertnet.k12.md.us\)](#)