

OPEN ENROLLMENT FREQUENTLY ASKED QUESTIONS

1. **WHO IS AN ELIGIBLE EMPLOYEE/RETIREE?**

An Eligible Employee/Retiree is an employee or retiree of Calvert County Public Schools (CCPS) who was offered health insurance benefits when they were hired or retired. Please Note: If you are a non-full-time support staff or grant-funded employee or a teacher working less than half-time, you are an Eligible Employee, but you may be required to pay the full-cost premium for your health insurance depending on the number of hours you work per week. Please call the Bridget Scott at 443-550-8315 or email her at scottb@calvertnet.k12.md.us for a copy of the full-cost premium rates.

2. **WHAT IS OPEN ENROLLMENT?**

Open Enrollment is the period of time when eligible employees/retirees can review their health plans and current level of coverage to determine if a change should be made and to make sure that dependents currently enrolled in their plan are in fact eligible. A summary of Calvert County Public Schools 2021 Health, Vision and Dental Benefits is on the CareFirst/Calvert County Public Schools' Website at: www.carefirst.com/ccps. Please take a moment to review your current health/prescription, vision and dental coverage.

3. **WHEN IS OPEN ENROLLMENT?**

Open Enrollment this year is April 1, 2021 through April 30, 2021.

4. **WHAT OPTIONS DO ELIGIBLE EMPLOYEES/RETIREEES HAVE DURING OPEN ENROLLMENT?**

- **Change to a different health plan.**
- **Change coverage levels by adding or deleting dependents.**
- **Waive health/prescription, vision and/or dental coverage for the 2021-2022 plan year.**

(Contact Bridget Scott at scottb@calvertnet.k12.md.us or at 443-550-8315 for assistance.)

5. **WHEN DO THE OPEN ENROLLMENT CHANGES BECOME EFFECTIVE?**

All changes become effective July 1, 2021, provided all required documentation is submitted.

6. **HOW DO ELIGIBLE EMPLOYEES/RETIREEES ENROLL?**

All Employees are required to re-enroll or make any changes through your Employee Access Center (EAC) each year. Any full-time or part-time employee who does not complete their Open Enrollment process through their EAC account by April 30, 2021, will automatically be enrolled in Self Only HMO Health/Prescription plan for the 2021-2022 plan year.

All Retirees are required to complete the paper enrollment form on the back of this packet of material to make any changes. If you have no changes – you do not need to complete anything, and your insurance enrollments will remain the same for the next plan year.

After Open Enrollment closes (May 1, 2021), everyone is locked into their coverage levels until June 30, 2022 or unless they have a qualifying life event change. See **Change of Life Events** section on the next page.

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7. CHANGE OF LIFE EVENTS

What happens to eligible employees'/retirees' benefits if they get married, have a baby, adopt a child, get divorced, lose coverage through their spouse, etc.?

If an eligible employee/retiree experiences any change of life events listed above, they need to inform the Human Resources Department **WITHIN 30 DAYS OF THE EVENT EFFECTIVE DATE** and provide the Human Resources Department with certified documentation such as a marriage license, birth certificate, divorce decree or court orders. Please contact Bridget Scott, Benefits Specialist at scottb@calvertnet.k12.md.us or call her at 443-550-8315 with any questions.

8. WHAT SHOULD ELIGIBLE EMPLOYEES/RETIRES DO IF THEY HAVE QUESTIONS ABOUT THEIR INSURANCE PLAN(S) DURING OPEN ENROLLMENT?

You should attend one of the Question and Answer (Q&A) sessions offered by CCPS, see dates/times below. You also can contact Bridget Scott, Benefits Specialist, at scottb@calvertnet.k12.md.us or call at 443-550-8315. Leave a detailed message and she will get back to you as soon as she can.

Q&A Sessions this year will be provided virtually through TEAMS meetings. This is the time where you can speak to a CareFirst Representative and your Benefits Specialist to ask your questions regarding the plan offerings and Open Enrollment. Below are the dates/times of these meetings. If you wish to join us, please email Bridget Scott, Benefits Specialist, at scottb@calvertnet.k12.md.us with the date and time you wish to attend. She will send you an invitation electronically. You do not have to attend for the entire time. You can jump on anytime during a meeting to get the information you need.

Friday, April 9, 2021	9:30 – 10:30AM or 1:30 – 2:30PM
Tuesday, April 13, 2021	4:30 – 5:30PM
Tuesday April 20, 2021	4:30 – 5:30PM
Tuesday, April 27, 2021	4:30 – 5:30PM