



**St. Mary's County Public Schools
Department of Fiscal Services and
Human Resources**

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Ms. Tammy McCourt
Assistant Superintendent

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Health Insurance Open Enrollment

To: All **SMASA** Benefits Eligible Employees
From: Heather Huff, Insurance Specialist
VIA: Tammy McCourt, Assistant Superintendent of Fiscal Services & Human Resources
Re: Open Enrollment and Health Insurance Rates Effective July 1, 2022

- **SMCPS will hold online open enrollment for health insurance benefits starting May 5, 2022 for all benefit-eligible employees.**
- To participate in one of the SMCPS health insurance plans it is **MANDATORY** that you enroll online by May 31, 2022. If you do not re-enroll, your current benefits will not continue for the fiscal year (July 1, 2022 – June 30, 2023).
- In order to comply with the 2010 Patient Protection and Affordable Care Act, all employees waiving health insurance for the 2022-2023 school year will also need to go online to waive benefits.

To enroll or waive health insurance benefits go to www.smcps.hrntouch.com between May 5, 2022 and May 31, 2022. You will need to enter your username and password. Your username is your first name, the first initial of your last name, and the last 4 digits of your social security number (in all capital letters, example: HEATHERH1234). Your password is your social security number without the dashes. You will be asked to change your password once you have logged on.

Employees will be able to view their current plan coverage and make changes as needed to coverage, add or drop dependents, and update personal information. **Please note: all employees will be required to provide supporting documentation for all new dependents added to their plans. This information should be sent to the Insurance Office as soon as possible.**

The employee health insurance premium shown below are based upon SMCPS full-time employment status. Your July paycheck will reflect the new health insurance premium rate changes. Contact Heather Huff, Insurance Specialist at insurance@smcps.org or 301-475-5511, ext. 32182 if you have any questions or need assistance with enrollment.

Type of Coverage	Monthly Premium	Full-Time Employee
	Effective July 1, 2022	Semi-Monthly Premium
BlueChoice I (HMO) with Deductible	Monthly Premium	10%
Individual	\$ 711.81	\$ 35.59
Parent/Child	\$1,267.64	\$ 63.39
Subscriber/Spouse	\$1,625.07	\$ 81.25
Family	\$2,117.13	\$105.86
BlueChoice II (HMO)	Monthly Premium	15%
Individual	\$ 734.69	\$ 55.10
Parent/Child	\$1,309.05	\$ 98.18
Subscriber/Spouse	\$1,677.96	\$125.85
Family	\$2,186.00	\$163.96

BlueChoice Triple Option I with Deductible	<u>Monthly Premium</u>	<u>20%</u>
Individual	\$ 864.94	\$ 86.49
Parent/Child	\$1,431.88	\$143.19
Subscriber/Spouse	\$1,805.57	\$180.56
Family	\$2,414.58	\$241.46

BlueChoice Triple Option II	<u>Monthly Premium</u>	<u>25%</u>
Individual	\$ 923.65	\$115.46
Parent/Child	\$1,525.42	\$190.68
Subscriber/Spouse	\$1,925.36	\$240.67
Family	\$2,574.56	\$321.82