

TO: Baltimore County Government Employees
FROM: Keith Dorsey, Director, Office of Budget and Finance
SUBJECT: 2013 Open Enrollment for County Health Plans



Overview of Benefit Plan Choices offered to Baltimore County Government employees for the Plan Year January 1, 2013 through December 31, 2013.

Medical Plans:

CIGNA Open Access Plus (OAP)
CIGNA Open Access Plus In-Network (OAPIN)
Kaiser Permanente Select HMO

Dental Plans:

CareFirst BCBS Traditional Dental
CareFirst BCBS Preferred Dental PPO
CIGNA Dental Care HMO

Vision Plan:

CareFirst Davis Vision

Other Plans:

Flexible Spending Accounts
Basic & Additional Life Insurance

Reminder: CareFirst Triple Choice Plan will be Phased Out Effective December 31, 2012

If you are currently enrolled in CareFirst Triple Choice, you will automatically be enrolled in CIGNA Open Access Plus (OAP) effective 01/01/2013, unless you elect otherwise. We will continue to offer CareFirst Dental and Vision Plans.

New! Active Employee Deductions Will Be Divided Between 24 Pays a Year:

Active employees will now have medical, dental, and vision deductions taken 24 times a year. The monthly amount will be split between the first and second pay of each month. For example, if you currently have \$150 deducted from the second pay of the month, you will now have \$75 deducted from both the first and second pay. In the months that you have 3 paychecks, you will not have medical, dental, and vision deductions on the third check of the month. The new deductions will begin with your first paycheck in December because we pay one month in advance for our insurance. Life Insurance will continue to be deducted out of the first check of the month. Flexible Spending Account (FSA) deductions will continue to be deducted 26 times at year out of every paycheck.

Plan Summaries & OE Meeting Information: In an effort to conserve paper, a limited supply of Enrollment Guides will be distributed to employees without access to BCNet. Complete 2013 plan information and the Open Enrollment meeting schedule will be available online at www.baltimorecountymd.gov/benefits and on the back of the 2013 Open Enrollment Guides.

Review Your Current Benefits

Benefit Confirmation Statements were mailed to employees in early October. Please review that statement carefully as it identifies your current benefits, current and new costs for those benefits and important personal information on file with the Insurance Division.

Online Enrollment Process for Medical, Dental, and Vision

Employees who want to make changes to their Insurance benefits, including the dependents on their plans, **must** make those changes online between October 9th and November 9th in Employee Self Service (ESS) at www.baltimorecountymd.gov/mybenefits. **All Flexible Spending Account participants are required to re-enroll if they want to continue their FSA plan(s) for the new plan year.** Use the same ESS login information that you use to view your paycheck. If you have trouble logging into ESS, please contact the Service Desk at 410-887-8200.

Who Must Re-enroll During the 2013 Open Enrollment

You will be required to re-enroll online if any of the following applies to you:

- ◆ You are currently enrolled in CareFirst Triple Choice and **do not** want to be automatically enrolled in CIGNA Open Access Plus (OAP).
- ◆ You want to enroll in a Medical, Dental or Vision plan for the first time.
- ◆ You want to change your health or dental plan election(s).
- ◆ You need to add an eligible dependent to your benefit plan(s).
- ◆ You need to remove a dependent that is no longer eligible for benefits.
- ◆ **You want to continue or enroll in a Flexible Spending Account for Day Care Expenses or for Health Care Expenses.**

For Active Employees Hired on or After July 1, 2007

Baltimore County Government Monthly Insurance Contribution Rates

Effective 1/1/2013 through 12/31/2013

Rates apply to full and part-time employees who work at least 30 hours/week in a 35 hour position or 34 hours/week in a 40 hour position

Baltimore County's share of health plan premiums:

CIGNA Open Access Plus (OAP)

Baltimore County will continue to pay 80% of the premium cost for a single employee enrolling in Individual coverage in the CIGNA OAP plan. Your share of the cost is 20% of the premium.

CIGNA Open Access Plus In Network (OAPIN) and Kaiser Permanente HMO plan

Baltimore County will continue to pay 90% of the premium cost for a single employee enrolling in Individual coverage in either of the County HMO plans.

All Dental Plans

The County share of premium cost for 1/1/2013 will be 75%, your share will be 25%.

Subsidy for Dependents Included on Your Medical Plans

If you include a legal spouse and your legal dependent children up to the plan age limits on your medical plans, Baltimore County will pay the full subsidy amount for your Individual coverage plus 75% of the difference in cost between the Individual premium amount and the cost to include your dependent. Your share of the cost will be the difference between what the County pays and the full premium amount.

MEDICAL INSURANCE	Total Annual Premium	Total Monthly Premium	Total 24 Pay Premium	County Portion Per Pay (24 Pays)	Employee Portion Per Pay (24 Pays)
CIGNA Open Access Plus (OAP)					
Individual	\$ 8,101.32	\$ 675.11	\$ 337.56	\$ 270.04	\$ 67.52
Parent + 1 Child	\$ 11,889.48	\$ 990.79	\$ 495.40	\$ 388.42	\$ 106.98
Employee + Spouse	\$ 17,287.80	\$ 1,440.65	\$ 720.33	\$ 557.12	\$ 163.21
Family	\$ 24,675.24	\$ 2,056.27	\$ 1,028.14	\$ 787.98	\$ 240.16
CIGNA Open Access In-Network (OAPIN)					
Individual	\$ 6,363.00	\$ 530.25	\$ 265.13	\$ 238.62	\$ 26.51
Parent + 1 Child	\$ 9,237.48	\$ 769.79	\$ 384.90	\$ 328.45	\$ 56.45
Employee + Spouse	\$ 13,623.24	\$ 1,135.27	\$ 567.64	\$ 465.50	\$ 102.14
Family	\$ 19,238.16	\$ 1,603.18	\$ 801.59	\$ 640.97	\$ 160.62
Kaiser Permanente Select HMO					
Individual	\$ 6,644.64	\$ 553.72	\$ 276.86	\$ 249.17	\$ 27.69
Parent + 1 Child	\$ 9,966.96	\$ 830.58	\$ 415.29	\$ 352.99	\$ 62.30
Employee + Spouse	\$ 13,289.28	\$ 1,107.44	\$ 553.72	\$ 456.82	\$ 96.90
Family	\$ 19,933.92	\$ 1,661.16	\$ 830.58	\$ 664.46	\$ 166.12

DENTAL INSURANCE	Total Annual Premium	Total Monthly Premium	Total 24 Pay Premium	County Portion Per Pay (24 Pays)	Employee Portion Per Pay (24 Pays)
CareFirst BCBS Traditional Dental					
Individual	\$ 395.64	\$ 32.97	\$ 16.49	\$ 12.37	\$ 4.12
Parent + 1 Child	\$ 593.16	\$ 49.43	\$ 24.71	\$ 18.54	\$ 6.17
Employee + Spouse	\$ 791.04	\$ 65.92	\$ 32.96	\$ 24.72	\$ 8.24
Family	\$ 1,187.04	\$ 98.92	\$ 49.46	\$ 37.10	\$ 12.36
CareFirst Dental Preferred PPO					
Individual	\$ 320.40	\$ 26.70	\$ 13.35	\$ 10.02	\$ 3.33
Parent + 1 Child	\$ 454.32	\$ 37.86	\$ 18.93	\$ 14.20	\$ 4.73
Employee + Spouse	\$ 606.12	\$ 50.51	\$ 25.26	\$ 18.95	\$ 6.31
Family	\$ 909.48	\$ 75.79	\$ 37.90	\$ 28.43	\$ 9.47
CIGNA Dental DHMO					
Individual	\$ 208.20	\$ 17.35	\$ 8.67	\$ 6.51	\$ 2.16
Parent + 1 Child	\$ 375.48	\$ 31.29	\$ 15.65	\$ 11.74	\$ 3.91
Employee + Spouse	\$ 416.04	\$ 34.67	\$ 17.34	\$ 13.01	\$ 4.33
Family	\$ 627.00	\$ 52.25	\$ 26.13	\$ 19.60	\$ 6.53

VISION INSURANCE	Total Annual Premium	Total Monthly Premium	Total 24 Pay Premium	County Portion Per Pay (24 Pays)	Employee Portion Per Pay (24 Pays)
CareFirst Davis Vision					
Individual	\$ 31.68	\$ 2.64	\$ 1.32	\$ 1.19	\$ 0.13
Parent + 1 Child	\$ 47.64	\$ 3.97	\$ 1.98	\$ 1.79	\$ 0.19
Employee + Spouse	\$ 63.36	\$ 5.28	\$ 2.64	\$ 2.38	\$ 0.26
Family	\$ 94.92	\$ 7.91	\$ 3.95	\$ 3.56	\$ 0.39