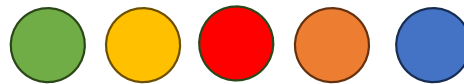


Health Insurance Eligibility & Plans



New Employee Orientation Program

Office of Human Resources, Montgomery County Government

In This Presentation

- Health Insurance Eligibility Overview
- Premium Contributions
- Health Insurance Plans
- Required Forms & Reminders



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Health Insurance Plan Eligibility Overview



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Effective Dates

- Employees are eligible to enroll in Group Benefits as of Date of Hire. However, **benefits do not become effective until the date you submit your elections** (*including dependent documentation*)
- **There is a 60-day window from your date of hire to enroll**
- If you miss the 60 days, you will have to wait until the next annual open enrollment (effective January)
- Exceptions are made for Life-Changing Qualifying Events



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Qualifying Life Events

Examples of a change in status (aka Qualified Life Event):

- Marriage, divorce, remarriage
- Birth or adoption of a dependent
- Death of a dependent
- Spouse's loss of coverage under another plan
- Court-ordered custody of minor child(ren)
- Moving out of your plan's eligibility area

Changes for life events are effective when your submitted elections are received by OHR, **except** newborns/adoptions which are effective retroactive to date of birth/adoption.

You have 60 days from the date of the event to notify OHR of qualified status changes.



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Eligible Dependents – Who Can be Covered?

For Medical, Prescription, Dental and Vision coverage

Spouse

- Legally married? **Yes**
- Divorced? **No**

Children

Biological, legally adopted, stepchildren, or under your legal custody and who are either:

- Under age 26? **Yes**
- Age 26 and over? **No**, unless disabled

Relatives

- Sisters, brothers, parents or parents-in-law? **No**
- Grandparents, grandchildren, aunts, uncles, cousins, nieces or nephews? **No**



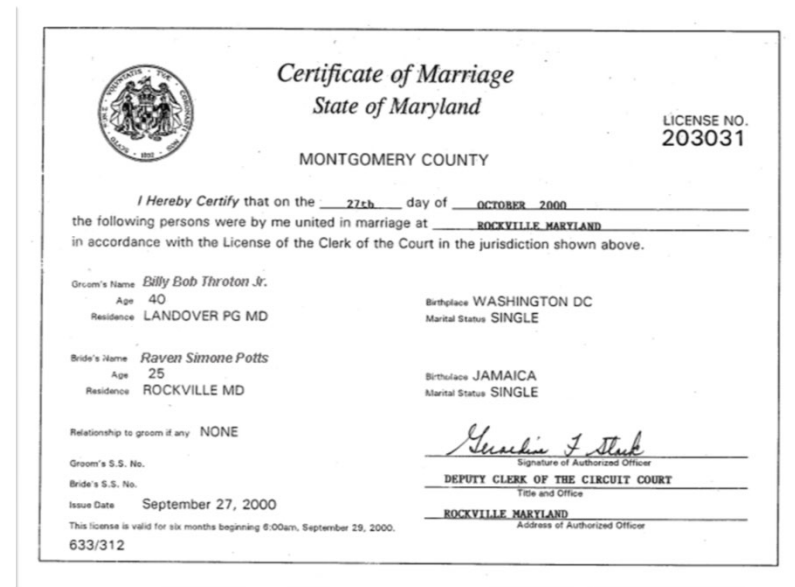
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Proof of Eligible Dependents

What is considered proof of eligibility?

For Spouse: Official State Marriage Certificate (certified by appropriate State or County Official)



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Proof of Eligible Dependents

- **Biological Child:** State Birth Certificate* (For newborns, OHR will accept hospital discharge papers for first 60 days; birth certificate must then be submitted)
- **Adopted Child:** Copy of Adoption or Placement for Adoption Papers
- **Step-Child:** State Birth Certificate*, Marriage Certificate and Divorce Decree or Custody Papers
- **Disabled Child:** Medical plan verification of disability prior to age 26
- **Legal Custody:** Copy of Court Order granting legal custody

** Must show plan member or spouse as parent.*



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MCG Premium Contributions



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Office of Human Resources, Montgomery County Government

MCG Helps Employees With the Costs of Care!

The County contributes 80% of the total premium for Medical, Prescription (Rx), Dental, Vision, Disability and Basic Life insurance plans, **except** as noted below:

- Optional Life Insurance - 100% employee paid
- The second and third levels of Dependent Life Insurance - 100% employee paid
- Click link to view rates:
- [26 pay-cycle rates \(full-time regular employees\)](#)
- [21 pay-cycle rates \(10-month employees\)](#)

2024 Employee Rates	Your New 2024 Cost Per Biweekly Paycheck		
	Self	Self + 1	Family
Medical			
CareFirst High Option POS (medical only)	\$69.42	\$120.10	\$202.22
CareFirst Standard Option POS (medical only)	\$64.56	\$111.69	\$188.06
UnitedHealthcare HMO (medical only)	\$56.83	\$109.25	\$173.68
Kaiser HMO (Rx included)	\$70.73	\$132.97	\$209.35
Prescription			
Caremark Standard Option \$10/\$20/\$35	\$25.48	\$47.14	\$73.06
Dental			
Dental PPO (Traditional Dental Plan)	\$3.96	\$8.82	\$12.70
Dental HMO (DHMO)	\$1.35	\$2.56	\$3.74
Vision			
Vision Plan	\$0.44	\$0.69	\$1.05



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Health Insurance Plans



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Comprehensive Benefit Package Overview

Medical Insurance

- Kaiser
- UHC
- CareFirst

Prescription Drug

- CVS

Dental Insurance

- CIGNA

Vision Insurance

- EyeMed

Flexible Spending Accounts (FSAs)

- Health FSA
- Child-Care FSA
- Commuter Choice Transit FSA

Optional Life & AD&D

- MetLife

Dependent Optional Life & AD&D

- MetLife

REQUIRED Benefits

- Group Term Life and AD&D Insurance
- Business Accident Insurance
- Long Term Disability 1 (full-time members of the Employees' Retirement System (ERS))



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Online Resources

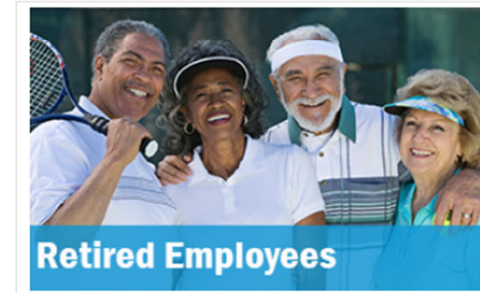
Visit www.montgomerycountymd.gov/HL

Health Insurance

Click here for onboarding health insurance steps, forms, and resources

Because we truly care about our employees and retirees and their ability to live healthier, better lives, we are committed to providing exceptional benefits. To learn more about our plans, select the category below that applies to you.

Click here for plan details and more resources



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Insurance Provider Resources

- Mobile Apps
- Fitness Discounts
- Online Laboratory Results
- 24 Hour Nurse Lines
- Website Portals
- Online Refills
- Appointment Scheduling
- Comprehensive Coverage
- **Virtual Doctor Visits**



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Medical, Prescription, Dental and Vision

Explore your plan choices –

- Visit www.montgomerycountymd.gov/HI ---> New Employees
 - 2024 Rates
 - Plan Benefit Summaries and Comparisons
 - Plan-specific Videos
 - And more Member Resources



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Important Tip About Prescription Coverage

- Kaiser is the only medical plan that already includes prescription coverage.
- If you elect UHC or CareFirst and want Rx coverage, you will need to elect the stand-alone Caremark Rx plan



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Healthcare FSA

Annual Maximum Contribution Limit
2024
\$3,050

- Healthcare FSA funds are available to spend on the first day you are enrolled in the plan. Funds do not need to be accrued before you can spend.
- Examples of reimbursable expenses:
 - Copays (medical, Rx, dental, vision and hearing), deductibles and coinsurance (including amounts over reasonable & customary charge)
 - Hearing aids
 - Over-the-counter (OTC) drugs (no longer requires written Rx)
 - Insulin without a doctor's prescription
- Note: Insurance premiums cannot be reimbursed
- See IRS Publication 502 for lists of eligible/ ineligible expenses



New Employee Orientation Program

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Child-Care FSA

- Annual maximum is \$5,000 per household (\$2,500 for married filing separately) for plan year 2024.
- Child-care FSA funds must be accrued before they can be spent.
- Reimbursable expenses:
 - day care centers
 - elder care
 - before/after school care
 - babysitter fees that allow you and your spouse to work or go to school (no child support payments)
- Must coordinate between filing a tax credit with IRS and your Child-Care FSA plan



New Employee Orientation Program

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Child-Care FSA (cont.)

Eligible dependents include:

- Your qualifying child under age 13 whom you may claim as a dependent for Federal income tax purposes
- Your spouse who is physically or mentally incapable of self care and resides with you for more than half the year
- A person who is physically or mentally incapable of self care, resides with you for more than half the year, and either:
 - Was your dependent, or
 - Would have been your dependent except that:
 - He or she received gross income of \$3,650 or more,
 - He or she filed a joint return, or
 - You, or your spouse if filing jointly, could be claimed as a dependent on someone else's previous year's return.



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Commuter Choice Transit FSA

Plan Year	MCGEO Employees	Unrepresented Employees
2024 Maximum	\$230 per month	\$300 per month

- Applies to Employee Commuting Expenses (not spouses or dependents).
- Can enroll/change throughout the year (not limited to open enrollment election).
- Eligible Expenses - Metro, Marc, Vanpool, Lyft Line, Uber Pool
- Debit Card – May be used for some expenses (not Metro).
 - Metro Riders will have to submit claim forms for reimbursement.
- Savings between \$22.65 and \$48.65 on every \$100 you choose to defer into these accounts.
- Must use funds within 180 days of election
- Unrepresented employees can use for both commuting expenses and parking expenses. The maximum applies to each.



Healthcare FSA

Tax Savings Example	Before Enrolling	After Enrolling
Annual earnings	\$45,000.00	\$45,000.00
Annual FSA election amount	\$0.00	-\$2,000.00
Taxable income	\$45,000.00	\$43,000.00
Approximate taxes paid (27.65%)	-\$12,442.50	-\$11,889.50
Annual tax savings/increase in spendable income	\$0.00	\$553.00



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Flexible Spending Accounts

2024 FSA Maximum Contributions	
Healthcare FSA	\$3,050
Childcare FSA	\$5,000 per household (\$2,500 if married and filing separate returns)
Commuter Choice FSA	\$230 for MCGEO employees \$300 for Unrepresented employees <i>(IAFF and FOP employees are not eligible to participate.)</i>
2024 FSA Plan Year Deadlines	
Deadline to Spend 2024 Funds	Use it or lose it! The IRS requires you to use your 2024 plan year FSA funds on eligible expenses by March 15, 2025, or you will lose the remaining balance.
Deadline to File 2024 Claims	You must file all 2024 plan year incurred claims before April 30, 2025, or you will forfeit your remaining balance.

Must **re-enroll every Open Enrollment** if you want to participate



New Employee Orientation Program

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Basic Life / AD&D / BTA Insurance

Mandatory coverage for regular full-time and part-time employees:

- Permanent Full-Time & part-Time Employees are automatically enrolled on date of hire.
- **Full Scope Temporary Employees are NOT eligible to enroll**
- Deductions begin with your first paycheck.



New Employee Orientation Program

Office of Human Resources, Montgomery County Government

Basic Life / AD&D / BTA Insurance

- Basic Life insurance (also called Group Term Life) of 1 x basic annual salary (up to \$200,000)
- At age 65, Basic Life coverage for active employees is reduced to 65% of the pre-65 face value
- “AD&D” stands for Accidental Death and Dismemberment
- “BTA” stands for Business Travel Accident

These benefits are detailed in the [Group Insurance Summary Description](#)



New Employee Orientation Program

Office of Human Resources, Montgomery County Government

Optional Life and AD&D Insurance for Yourself

If you want more life insurance coverage on yourself, you can purchase Optional Life Insurance between 1 – 8 times your salary (\$1 million maximum).

Overall, you have **60 days** from your hire date to elect Optional Life / AD&D coverage of 1 to 8 times your basic annual earnings (\$1 million maximum), however:

If you apply within 31 days of your hire date:

- Coverage is guaranteed issue for 1, 2, 3 or 4 times your basic annual earnings UP TO \$400,000
- You must complete a [Statement of Health Form](#) if you want 5, 6, 7 or 8 times your annual basic earnings; coverage for levels 5 to 8 is not guaranteed issue. If the carrier (MetLife) does not approve your application, you will still be approved for 4 times your basic annual earnings since you applied within the first 31 days of your hire date.

If you apply after 31 days but before 60 days from your date of hire:

- Coverage is not guaranteed issue for any level (1 through 8)
- You must complete a [Statement of Health Form](#) no matter what level of coverage you elect (1, 2, 3, 4, 5, 6, 7 or 8)



New Employee Orientation Program

Office of Human Resources, Montgomery County Government

Optional Life Insurance Rates

How to estimate your *Optional* Life Insurance bi-weekly rate:

Age	Bi-Weekly Cost
<25	\$0.023
25-29	\$0.026
30-34	\$0.032
35-39	\$0.036
40-44	\$0.039
45-49	\$0.054
50-54	\$0.079
55-59	\$0.143
60-64	\$0.215
65-69	\$0.408
70-74	\$0.722
75-79	\$0.928
80-84	\$0.928
90-94	\$0.928
95+	\$0.928

Example: 40-year-old applying for 2 x salary. Salary is \$49,300.

Steps	Example	Calculate for Yourself
A. Find your age-based rate on the rate sheet (left)	\$ 0.039	\$ _____
B. Choose how much coverage you are applying for:	\$99,000 (2 x salary rounded to the nearest \$1,000)	\$ _____
C. Divide that coverage amount by 1,000	99 (\$99,000 / 1,000)	\$ _____
D. Multiply A x C for estimated bi-weekly cost	\$3.86 (\$0.039 x 99)	\$ _____



New Employee Orientation Program

Office of Human Resources, Montgomery County Government

Optional Dependent Life Insurance

Life insurance for:

- Your opposite or same sex spouse
 - Your unmarried children under age 26
 - Natural / adopted
 - Stepchildren/foster children
- Note – you do not need to supply marriage certificates/birth certificates for dependent optional life*

You may elect:

- \$2,000 Spouse/\$1,000 Child
- \$4,000 Spouse /\$2,000 Child
- \$10,000 Spouse /\$5,000 Child

* The bi-weekly rate is not based on salary.



New Employee Orientation Program

Office of Human Resources, Montgomery County Government

LiveWell

MCG's Wellness Program

Better You. Better Us.

www.montgomerycountymd.gov/livewell



New Employee Orientation Program

Office of Human Resources, Montgomery County Government

LiveWell

- **LiveWell** is Montgomery County Government's joint labor-management award-winning employee wellness program. LiveWell's mission is to cultivate a culture of well-being through holistic programs, resources, and policies that empower employees to lead a healthier lifestyle. It focuses on the six dimensions of well being:
 - Emotional
 - Financial
 - Intellectual
 - Occupational
 - Physical
 - Social
- **Eligibility:** LiveWell programs are open to insurance-eligible Montgomery County Government and participating agency employees.
- **Wellness Wednesday emails:** Stay up to date on all LiveWell health campaigns, onsite and virtual events, challenges, webinars and much more. Program registration information for all events is included in this biweekly communication; don't miss out on all the great programs!



New Employee Orientation Program

Office of Human Resources, Montgomery County Government

LiveWell

- LiveWell hosts an information session on the **last Friday of each month** at 12:30pm.
- Register online at:

<https://us02web.zoom.us/j/85128404671?pwd=Sks4WUtBV3g2R2g4T2s2N0RLeFVZZz09>

Meeting ID: 851 2840 4671

Passcode: 651878



New Employee Orientation Program

Office of Human Resources, Montgomery County Government

2025 Plan Year



New Employee Orientation Program

Office of Human Resources, Montgomery County Government



Summary of 2025 Changes:

- All insurance plans and vendors are staying the same in 2025.
- The Healthcare FSA annual limit is increasing to \$3,200 in 2025.

For more information, visit www.montgomerycountymd.gov/oe on October 7 – October 25, 2024.



New Employee Orientation Program

Office of Human Resources, Montgomery County Government

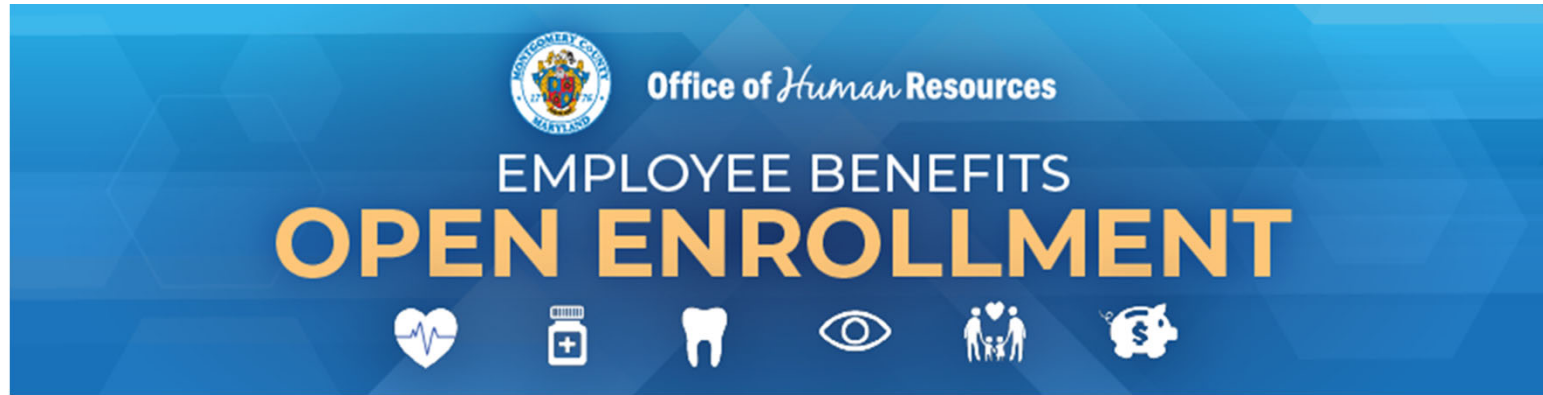


- Healthcare FSA requires new election every year:
 - If you want to enroll in a Healthcare or Childcare FSA for plan year 2025, you must submit a [2025 Active Employee Election Form](#) at the same time that you make your new hire elections via the [2024 Active Employee Election Form](#).
- The following 2024 new hire benefit elections will automatically rollover for plan year 2025:
 - Medical
 - Rx
 - Dental
 - Vision
 - Optional Life



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- 2025 Open Enrollment is over. However, if you would like to enroll in a Flexible Spending Account for plan year 2025, you may elect to do so at the same time that you submit your new hire elections.
- Open Enrollment changes for 2025 are due October 25, 2024 at 5pm.



New Employee Orientation Program

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Required Forms & Making Elections



New Employee Orientation Program

Office of Human Resources, Montgomery County Government

Required Online Forms

Mandatory Forms:

REQUIRED within two weeks.

1. Beneficiary Form for *Salary, Annual & Sick Leave*
2. Beneficiary Form for *Life Insurance*

Please visit the dedicated new hire webpage to access required forms:

<https://www.montgomerycountymd.gov/HI> → New & Prospective Employees → New Employees



New Employee Orientation Program

Office of Human Resources, Montgomery County Government

Health Insurance Elections

Make Your New Hire Elections Within 60 days:

Your new hire benefit elections becomes effective on the date that forms are received within the 60-day window.

- For new hire coverage effective between now and 12/21/24, please complete the 2024 Online Election Form
- If you don't need or want coverage to begin until after 1/1/25, then you only need to submit the 2025 Online Election Form.



New Employee Orientation Program

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Enrolling in a Flexible Spending Account for 2025

If you want to enroll in the Healthcare or Childcare FSA for the 2025 plan year, then you will submit two sets of benefit elections:

- First, make your 2024 plan year new hire elections via the [2024 online election form](#).
- Then, make your 2025 FSA election via the [2025 online election form](#).
- These forms must be submitted at the same time by October 25, 2024 at 5pm.



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Participating Agency Elections

If you are a Participating Agency employee, you have different election forms:

- For new hire coverage effective between now and 12/21/24, please complete the 2024 Participating Agency Election Form
- For new hire coverage effective after 1/1/25, or if you are electing healthcare or childcare flexible spending account for the 2025 plan year, please complete the 2025 Participating Agency Election Form.
- Participating Agency employees are not eligible for the County's FSA programs.



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Benefit Reminders & Resources



New Employee Orientation Program

Office of Human Resources, Montgomery County Government

Group Insurance ID Cards

- Providers are notified weekly of new enrollments.
- ID Cards will arrive within 10-14 business days from when you submit your elections.
- If medical care is needed before cards arrive, you have the following options:
 1. Postpone your routine care appt until you receive your ID card.
 2. Ask your provider if they are willing to see you but hold off on submitting your claim until you can provide your ID card. If you have a good relationship, they might be willing to do this.
 3. Pay out of pocket for services and submit a claim to the insurance carrier for reimbursement.
 4. If you are seeking urgent or emergent care, please do not postpone utilization of services. Contact OHR to escalate.



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Election Reminders

- 60 days to elect group insurance coverage
 - 31 days for Optional Life with guaranteed issue of 1 to 4 times your basic annual earnings
- Use [the 2024 online enrollment form](#) to elect your 2024 new hire benefits.
- Use the [2025 online enrollment form](#) if you want your new hire benefits to start after 1/1/25 or if you are electing to enroll in a Flexible Spending Account for the 2025 plan year.
- All elections and all dependents must be added at the same time.
- Once group insurance elections are submitted (even within first 60 days), no changes permitted until next Open Enrollment (effective 1/1/26) or qualifying life change occurs.



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General Reminders

- You are responsible for your benefits!
- Read materials on the [Health Insurance website](#).
- **Review deductions on your payslip 1-2 pay cycles from making your elections.**
- Not sure if a benefit is covered or requires pre-authorization? Call your insurance carrier (number listed on back of your card) before seeking services.
- Utilize the many online resources available by registering on your carrier's websites.



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Have Questions?

Virtual: Sign-up for a [10-minute one-on-one appointment](#) offered every Thursday.

In-person: Visit the health insurance team customer care center in the Executive Office Building from 8am – 4pm.

Over-the-Phone: Call MC311 at 240-777-0311 from 8am – 5pm Monday through Friday and submit a service request. To ensure the fastest response times, provide both your phone and email address.

Online: Search your question online via [MC311's portal](#).



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Important Note for Part-time Regular Merit Employees

In order to be eligible for retiree health insurance upon retirement as a part-time regular merit employee, you must elect to participate in a retirement plan.

Please be sure to check if you are in a part-time regular merit position.

Some examples -

Health Room Technician

Community Health Nurse

Librarian

Crossing Guard

Aide



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Q & A

Thank you!

We hope you have enjoyed learning about your health insurance package.

Thank you for allowing us to serve your health insurance needs.



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