

2021 Open Enrollment Guide

BENEFITS BONANZA

Saddle up! It's your chance to make changes to:

- U **Medical**
- U **Dental**
- U **Prescription**
- U **Vision**
- U **Life Insurance**
- U **Flexible Spending Accounts**



Office of Human Resources

**Deadline:
October 9, 2020**

Saddle-up! 2021 Benefits Bonanza

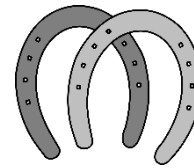
Open Enrollment 2021: September 21 to October 9, 2020

Open Enrollment is the time of year you can enroll in, change, or cancel medical, prescription, dental, vision and optional life insurance for yourself and your dependents. It's also when you can enroll or re-enroll in a Flexible Spending Account (FSA).

Remember, FSA plan participation does not carry over from year to year; you must re-enroll in the FSA during Open Enrollment to continue for 2021.

All changes and supporting documentation must be received by **October 9, 2020 at 5 p.m. ET**. Any changes made during Open Enrollment will take effect January 1, 2021. Visit the Open Enrollment website for more information: www.montgomerycountymd.gov/oe (available beginning 09/21/2020).

New for 2021



Changes for the Upcoming Plan Year

- U **2021 Open Enrollment will be held virtually this year.** All of MCG's carriers will be hosting virtual presentations and Q&A sessions. See the event calendar for a schedule of virtual events (page 5).
- U **The Health Care FSA maximum annual contribution will increase.** The amount you can contribute for 2021 will increase by \$50 to a total of \$2,750 per year. Over-the-counter items (e.g., allergy, heartburn or pain relief medications) are now covered without needing a written prescription.
- U **Benefits Bites** delivered to your County email twice a week via the MCG Employee Connect newsletter. Be sure to check the Benefits Bites section every Tuesday and Thursday for helpful Open Enrollment tips and resources.
- U **Enhanced Open Enrollment website** with new Frequently Asked Questions and a dedicated MCG resource section for your convenience: www.montgomerycountymd.gov/oe (available beginning 09/21/2020).

Special 2021 Plan Rates Announcement

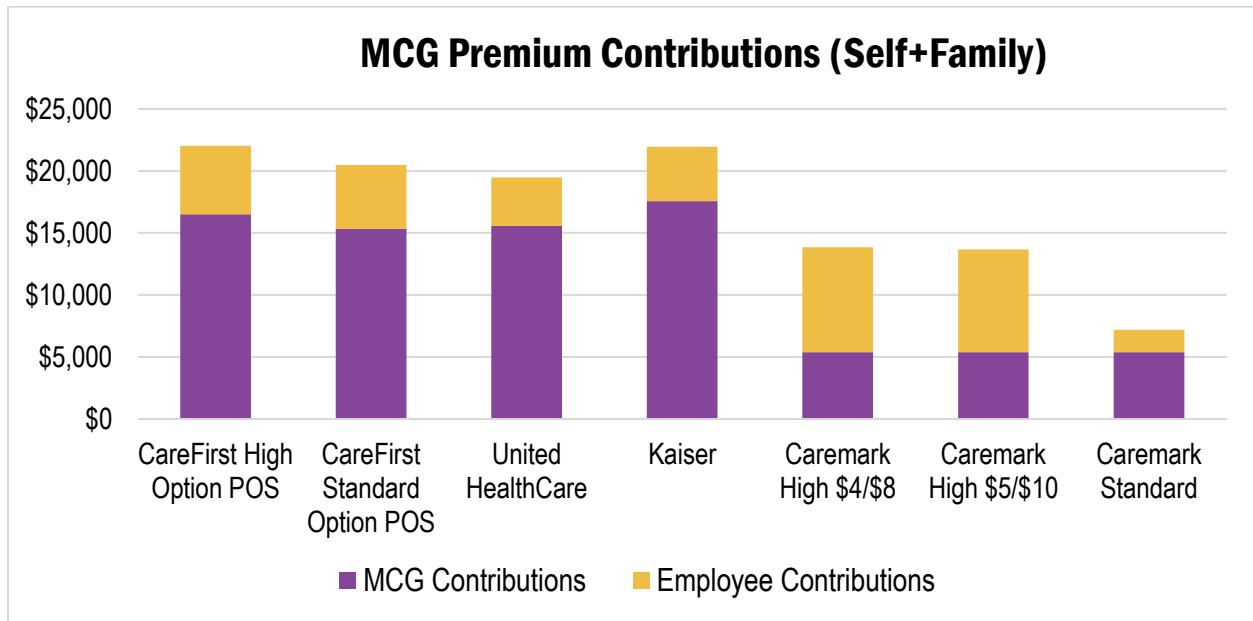
Compared to the national average, Montgomery County Government (MCG) benefit plans continue to be more generous in both plan design and affordability. However, as healthcare costs across the nation continue to rise, so do the costs for MCG and employees.

COVID-19 has impacted us in many ways, including financially. In light of the fact that employees will not be receiving a General Wage Adjustment (GWA) in FY21, **MCG will pay for all rate increases for the medical and prescription plans (CareFirst, United Healthcare and CVS Caremark), and employees will not see a rate increase for these plans in 2021.**

Rates for Kaiser will go down slightly due to lighter plan member utilization, but the dental PPO and vision rates will increase in 2021. The County will pay a large portion of these increases, but some of the dental PPO and vision increases will be shared with employees.

Here are ways we can work together to keep future plan rate increases at a minimum:

- ✦ Seek out preventive care such as annual exams and age-based screenings.
- ✦ Visit in-network doctors via virtual visits.
- ✦ Use urgent care facilities for non-emergent services rather than going to the emergency room.
- ✦ Choose generic prescription drugs.
- ✦ Maximize your wellness resources through your health insurance carriers and MCG's LiveWell program.



The above graph provides a visual example of the generous employer contributions that MCG makes toward your insurance premiums. These contributions reduce the amount you pay and are an important part of your total compensation package as an MCG employee.

Note: The chart above reflects Self+Family contributions. To view charts reflecting Self and Self+1 contributions, visit the Open Enrollment website.

2021 Employee Rates

| | Your New 2021 Cost Per Biweekly Paycheck | | | Difference Between 2020 and 2021 Rates Per Biweekly Paycheck | | |
|--|--|----------|----------|--|----------|---------|
| | Self | Self + 1 | Family | Self | Self + 1 | Family |
| Medical | | | | | | |
| CareFirst High Option POS (medical only) | \$72.69 | \$125.74 | \$211.72 | \$0.00 | \$0.00 | \$0.00 |
| CareFirst Standard Option POS (medical only) | \$67.60 | \$116.94 | \$196.90 | \$0.00 | \$0.00 | \$0.00 |
| UnitedHealthcare HMO (medical only) | \$49.04 | \$94.27 | \$149.87 | \$0.00 | \$0.00 | \$0.00 |
| Kaiser HMO (Rx included) | \$57.02 | \$107.20 | \$168.79 | -\$1.47 | -\$2.76 | -\$4.35 |
| Prescription | | | | | | |
| Caremark High Option \$4/\$8* | \$113.39 | \$209.79 | \$325.11 | \$0.00 | \$0.00 | \$0.00 |
| Caremark High Option \$5/\$10** | \$111.00 | \$205.36 | \$318.24 | \$0.00 | \$0.00 | \$0.00 |
| Caremark Standard Option \$10/\$20/\$35 | \$24.13 | \$44.63 | \$69.16 | \$0.00 | \$0.00 | \$0.00 |
| Dental | | | | | | |
| Dental PPO (Traditional Dental Plan) | \$4.68 | \$10.44 | \$15.02 | \$0.41 | \$0.94 | \$1.34 |
| Dental HMO (DHMO) | \$1.61 | \$3.05 | \$4.46 | \$0.00 | \$0.00 | \$0.00 |
| Vision | | | | | | |
| Vision Plan | \$0.56 | \$0.88 | \$1.33 | \$0.09 | \$0.14 | \$0.20 |

* Only available to MCGEO and IAFF members who are MCG employees.

** Only available to FOP members, unrepresented employees and retirees.

Learn the Ropes: Benefits Rodeo 101



Research Open Enrollment Options

Visit your Open Enrollment Home Page at www.montgomerycountymd.gov/OE (available beginning 09/21/2020) to learn more about your plan choices and to see which plans are the best for you and your family. On the site, you'll find:

- U **2021 Open Enrollment Presentation** – Access an informative benefits refresher full of helpful resources and cost-savings tips.
- U **Open Enrollment Frequently Asked Questions** – Search for your question using an interactive search bar.
- U **2021 Employee Self-Service Instruction Video** – Watch a step-by-step demonstration of how to complete your Open Enrollment changes online through Employee Self Service (ESS).
- U **Plan Summaries & Comparisons** – View side-by-side comparisons and highlights of the medical, prescription, dental and vision plans.
- U **Life Insurance Needs Estimator** – Determine how much Optional Life Insurance is right for you and your family by using this interactive planning tool.
- U **FSA Tax Savings Calculator** – Discover what your estimated tax savings will be if you enroll in the Health Care or Child Care FSA with this interactive planning tool.
- U **MCG Internal & Partner Resources** – Learn about programs available through MCG and partners, such as discounts, free memberships, online training courses and more!
- U **Open Enrollment Calendar** – View a schedule of all virtual events held during Open Enrollment.

Visit the Open Enrollment Home Page:

www.montgomerycountymd.gov/OE

(Available beginning 09/21/2020)



Enrollment Checklist

Are you overwhelmed by the decisions you have to make during Open Enrollment? Use this checklist as a guide to set yourself up for success.

- U **Review Available Resources:**
 - ✦ This Enrollment Guide
 - ✦ Open Enrollment Website (more information on the left)
 - ✦ Check Your Email for Important Updates and Follow-Ups
 - ✦ Benefits Bites Section of the *MCG Employee Connect* Newsletter
- U **Attend a Virtual Open Enrollment Event.** MCG's carriers offer several virtual educational sessions to help you to make informed decisions.
- U **Attend OHR Virtual Office Hours.**
- U **Make Changes and print a Confirmation.** All changes must be completed on ESS by 5 p.m. on October 9, 2020.
- U **(Re)Enroll in Flexible Spending Accounts (FSAs).** Child-care FSAs are for expenses like daycare and summer camp. Healthcare FSAs are for medical, Rx, dental and vision expenses for you and your eligible dependents.
- U **Check Your FSA Contribution Amounts.** When enrolling in an FSA, enter the amount you want to contribute for the entire year; for the Commuter Choice FSA, enter the per pay period contribution amount.
- U **Enroll in or Increase Optional Life and Dependent Life Insurance.** You must complete an online Statement of Health in addition to making your 2021 enrollment online via Employee Self-Service (ESS). MetLife will email you a link to complete the online Statement of Health shortly after Open Enrollment.
- U **Did you add a dependent to any of your plans?** If so, you will need to upload proof of eligibility in ESS before Open Enrollment ends at 5 p.m. October 9, 2020.

Rodeo Schedule

Attend an Open Enrollment Event – All Virtual This Year!

Due to COVID-19, all Open Enrollment events will be held virtually this year. The virtual events listed below give you the opportunity to expand your benefits ranch skills! The carriers will be on hand to answer all your health and life insurance questions.

| VIRTUAL EVENTS | | | |
|------------------------------|--|--|---|
| Date | Time | Event Topic | How to Participate |
| 9/22 10/1 10/6 | 10 – 11 a.m. 2 – 3 p.m. 10 – 11 a.m. | United Healthcare HMO Medical Plan Overview and Q&A | No registration required; visit www.montgomerycountymd.gov/oe and click on the virtual events tab |
| 9/24 10/1 10/6 | Noon – 1 p.m. 1 – 2 p.m. Noon – 1 p.m. | Kaiser HMO Medical & Rx Plan Overview and Q&A | Registration is required; visit www.montgomerycountymd.gov/oe and click on the virtual events tab |
| 9/24 9/29 10/5 | 10 – 11 a.m. 2 – 3 p.m. 12 – 1 p.m. | CareFirst POS Medical Plans Overview and Q&A | Registration is required; visit www.montgomerycountymd.gov/oe and click on the virtual events tab |
| 9/22 9/30 10/5 | 1 – 2 p.m. 2 – 3 p.m. 2 – 3 p.m. | Caremark Standard & High Prescription Plan Overview and Q&A | No registration required; visit www.montgomerycountymd.gov/oe and click on the virtual events tab |
| 9/24 9/29 | 2 – 3 p.m. 10 – 11 a.m. | Cigna DHMO & PPO Dental Plans Overview and Q&A | No registration required; visit www.montgomerycountymd.gov/oe and click on the virtual events tab |
| N/A | Anytime / Anywhere | EyeMed’s Virtual Benefit Fair Booth | No registration required; visit www.montgomerycountymd.gov/oe and click on the virtual events tab |
| N/A | Anytime / Anywhere | Flexible Spending Account Presentation | Visit www.montgomerycountymd.gov/oe to view a recorded presentation. |
| 9/23 9/30 10/7 | 10 – 11 a.m. | MetLife Optional Life & Dependent Life Plan Overview and Q&A | Registration is required; visit www.montgomerycountymd.gov/oe and click on the virtual events tab |
| 9/25 10/1 10/7 10/8 | 10 – 11 a.m. 11:30 a.m. – 12:30 p.m. 9 – 10 a.m. 2 – 3 p.m. | AFLAC Voluntary Short-Term Disability & Critical Illness Plan Overview and Q&A | No registration required; visit www.montgomerycountymd.gov/oe and click on the virtual events tab <i>Please note – these plans are only available to unrepresented and IAFF employees).</i> |
| 10/2 | 2 p.m. – 3 p.m. | Virtual Country Line Dancing <i>(sponsored by MCG LiveWell)</i> | No registration required; visit www.montgomerycountymd.gov/oe and click on the virtual events tab |

Rodeo Round-Up

How to Make Changes for 2021



1. Go to www.montgomerycountymd.gov/OE (available beginning 09/21/2020).
2. Review the variety of online planning tools.
3. Make your benefits changes online via Employee Self-Service (ESS).
4. Print your 2021 online confirmation statement and keep it for your records. This is your receipt for your 2021 elections. If there is any discrepancy with your enrollment, you will be required to provide your confirmation statement as proof of your open enrollment activity. **Without proof, no changes will be permitted after Open Enrollment ends.**
5. Upload any additional required paperwork (see below) so that it is received by **October 9, 2020 at 5 p.m. ET.**

Not Your First Rodeo?

If you have no changes for 2021, you do not need to do anything—unless you want to re-enroll in an FSA for 2021. Remember, FSA plan participation does not carry over from year to year; you must re-enroll during Open Enrollment to continue participation for 2021.

Experiencing a Life Event?

If you have a qualified status change (life event) **during** Open Enrollment such as marriage, divorce, the birth of a child or the death of spouse, or a dependent aging out **please do not make changes using the Open Enrollment form or online system.** Instead, contact the OHR Health Insurance Team via MC311 to make your changes (page 13). Anyone who has a dependent aging out will receive a separate reminder mailed to their home.

Additional Documentation

| If you want to... | Make your changes in Employee Self-Service and upload the following documentation: |
|--------------------|--|
| Add a dependent | <ul style="list-style-type: none"> • <i>Spouse</i>: Official State Marriage Certificate (certified by appropriate State or County Official) • <i>Biological Child</i>: State Birth Certificate* • <i>Adopted Child</i>: Copy of Adoption or Placement for Adoption Papers • <i>Step Child</i>: State Birth Certificate*, Marriage Certificate and Divorce Decree or Custody Papers • <i>Disabled Child</i>: Medical plan verification of disability prior to age 26 • <i>Legal Custody</i>: Copy of Court Order granting legal custody <p>* Must show plan member or spouse as parent.</p> <p>➔ Upload this documentation in Employee Self-Service (ESS) by the open enrollment deadline. If you are unable to upload, then you may fax to 240-777-5131 or mail to the Office of Human Resources, 101 Monroe Street, 7th Floor, Rockville, MD 20850.</p> |
| Remove a dependent | No additional documentation is needed during Open Enrollment (except for life events that occur during Open Enrollment, such as a divorce or dependent death—contact the Health Insurance Team via MC311). |

For information on how to obtain missing dependent documentation: Go to your Open Enrollment Home Page at www.montgomerycountymd.gov/OE (available beginning 09/21/2020).

Enroll or Re-Enroll in a Flexible Spending Account

Health Care FSA: Beginning January 1, 2021, MCG is increasing the Health Care FSA annual limit to the IRS maximum of \$2,750. The FSA enables eligible employees to use pre-tax dollars, up to the maximum, for eligible qualified medical expenses. To continue participation for 2021, you must re-enroll during this fall's Open Enrollment.

How it works: Your annual elected amount is deducted from your paycheck each pay period—prior to Federal, State and FICA taxes being calculated—so you pay less in taxes. That amount is placed in your FSA. You then use your FLEXEXPRESS debit card to pay for IRS qualified medical expenses, such as copays, coinsurance, deductibles, and other dental and vision products and services.

| 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 |

In addition to the Health Care FSA, MCG continues to offer the following money-saving FSAs:

Child Care FSA: For expenses related to child care away from home, child care in your home, before and after school programs, summer day camps and adult day care. To continue participation for 2021, you must re-enroll during this fall's Open Enrollment period.



Commuter Choice Mass Transit FSA: For expenses related to mass transit, such as bus, rail, subway, ferry, UberPool, Vanpool, and Lyft Line. Unlike the Health Care and Child Care FSAs, which require enrollment for the entire plan year, you can enroll in the commuter choice mass transit plan on the 1st of any month throughout the year. Enrollment for January 1, 2021 is available via the self-service portal during Open Enrollment. If you choose to enroll at a later date, you will need to complete an enrollment form.

For FSA details (such as the use-it or lose-it rule), see your Open Enrollment Home Page. To enroll or re-enroll in any 2021 FSA program, use the online Employee Self-Service system.

Enroll in Short-Term Disability & Critical Illness through AFLAC

Voluntary Short-Term Disability:

- U Guaranteed short-term disability coverage (no medical questions required)
- U Cash benefit for each day you are disabled
- U Select the amount of coverage you want
 - ✦ 3 months
 - ✦ 6 months
 - ✦ 12 months
- U Choose your elimination period (injury/sickness)
 - ✦ 0 days / 7 days
 - ✦ 0 days / 14 days
 - ✦ 0 days / 30 days

Voluntary Critical Illness:

- U Lump-sum benefit paid to you upon diagnosis of a critical illness:
 - ✦ Coma
 - ✦ End-Stage Renal Disease
 - ✦ Heart Attack
 - ✦ Major Organ Transplant
 - ✦ Paralysis
 - ✦ Stroke



Who's Eligible for AFLAC?

AFLAC is only available to:

- Unrepresented employees
- IAFF employees

*To enroll, contact AFLAC directly at 920-420-8861.

It's a New Frontier



Get to Know Value-Added Services in Light of COVID-19

Although the MCG plan designs are staying the same for 2021, COVID-19 has changed the way we utilize our plans, from telemedicine to emotional wellness tools. MCG's plans offer many value-added services and discounts to provide you with support. This year more than ever, it is important to know your resources!

Virtual Doctor Visits Available 24/7

This year as a result of COVID-19, we quickly learned the convenience of telemedicine. With telemedicine, you can get the care you need when and where you need it. MCG's medical carriers have now **expanded virtual visits** to include mental health (therapy and psychiatry, including medication management), urgent care, diet and nutrition (for diabetics) and breastfeeding support during this time. Schedule a visit and meet virtually with a licensed professional from the comfort of your home.

To take advantage of this convenient feature, register using your mobile device or computer so that you can access your plan's virtual services:

- U CareFirst Video Visits
- U Kaiser Permanente E-Visits
- U United HealthCare (UHC) Virtual Visits and Tele-Doc

Be sure to attend your medical carrier's virtual Open Enrollment presentation to learn more (page 5).

MCG Medical Carrier's Microsites & Mobile Apps

Each MCG health insurance carrier offers a dedicated website specifically for MCG's plans. Visit the microsites to help you:

Kaiser Microsite: <https://my.kp.org/montgomerycountygovernment>

- U Review your plan and benefits
- U Learn more about enrolling in Kaiser
- U Virtually tour a Kaiser facility
- U Learn how to get care online through virtual visits
- U Locate physicians, urgent care, hospitals and more
- U Learn about free online programs and classes offered to help you live healthier
- U Access physician approved articles and healthy living guides

CareFirst Microsite: www.carefirst.com/mcg

- U View your plan information and access forms
- U Register for virtual doctor's appointments
- U Search for participating providers
- U Access a library of health articles, including CareFirst's Vitality magazine
- U Unlock discounts through CareFirst's Blue 365 program

UHC Microsite: <https://mcg.welcometouhc.com>

- U Review your UHC plan benefits
- U Learn more about UHC
- U Search for in-network providers nationwide
- U Learn more about behavioral health solutions
- U Read about UHC's free weight-loss program

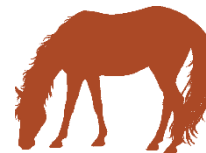
In addition, MCG's health insurance carriers offer mobile apps that can help make your life easier while you're on the go. Visit Google Play or the Apple App Store to download your carrier's app, where you can:

- U Manage and track claims
- U Review your coverage
- U View ID card information
- U Track your account balances and deductibles
- U Find doctors and compare quality ratings
- U Access a variety of health and wellness tools

Built-in Emotional & Wellness Support

Navigating this new world of COVID-19 has been stressful. Remember to take time for self-care. MCG's medical plans offer a broad range of self-care resources, including mobile apps designed for mental health and emotional wellness, access to a library full of helpful articles, personalized coaching, and more to help with the following:

- U Managing stress
- U Mindfulness & medication
- U Fitness tips
- U Sleeping better
- U Self-compassion
- U Parenting
- U Tips for health eating



Make the Call! Free Coaching Support

Thinking about starting a weight loss program and improving your diet? Or maybe you want to know how to reduce stress, quit tobacco, or improve your overall health. Studies show you can reach your goals faster by enlisting a little help.

MCG's health plans offer professional coaching to help you set goals and point you toward the resources you may need to reach those goals; it's free, it's confidential and it's voluntary. **Make the call!** Contact your medical carrier to enroll in valuable programs to help you manage your health, such as:

- U Maternity resources and programs to support healthy moms and healthy babies
- U Weight-loss programs with telephonic coaching support and web-based tools to support long-term weight management
- U Smoking cessation programs with supportive coaching to make quitting more successful

To learn more or enroll in a program, contact your MCG medical carrier directly (page 13).

Take the Call! Disease Management Coaching

For employees with chronic conditions, your MCG medical carrier may call you first. We strongly encourage you to **take the call!** Your carrier can help make sure you are in the right treatment plan for your condition and even work with your doctor on your behalf to guarantee you are getting the care you need.

Don't worry, your participation is confidential. Coaching is conducted by licensed nurses who are specially trained in the following conditions:

- U Asthma
- U Chronic obstructive pulmonary disease
- U Atrial fibrillation
- U Diabetes
- U Chronic low back pain
- U Irritable bowel syndrome
- U Coronary artery disease
- U Osteoarthritis
- U Congestive heart failure
- U Fibromyalgia

Additional Dental Benefits for Certain Chronic Conditions

The Cigna Dental Oral Health Integration Program reimburses out-of-pocket costs for specific dental services used to treat gum disease and tooth decay. The program is available to people with certain medical conditions that have been found to be associated with gum disease:

- U Heart disease
- U Pregnancy
- U Head and neck cancer radiation
- U Stroke
- U Chronic kidney disease
- U Diabetes
- U Organ transplants

When you enroll, you will also receive discounts on prescribed mouthwashes, fluoride gels, and toothpastes through Cigna's home delivery.

To receive reimbursement for out-of-pocket dental expenses related to these conditions, you must enroll in the Oral Health Integration Program. For more information, contact Cigna directly—see page 13 for contact information.

Explore Your Plan's Discounts

MCG's medical plans include valuable discount programs for a well-balanced lifestyle.



CareFirst's Blue365 program offers discounts on:

- U Footwear and apparel
- U Nutrition classes and home delivery food services
- U Fitness memberships and monitors
- U Hotels and travel club memberships
- U Personal care, such as skincare products, mindfulness courses, smoking cessation programs and more!

Rally Health for UHC members helps you learn simple ways to take care of yourself.

Take a survey to determine your Rally age, accept your mission, earn rewards toward:

- U Fitness gear and apparel
- U Stylist lifestyle sunglasses and performance eyewear
- U Fitbit and Garmin products
- U Bicycles and cycling accessories
- U Fitness subscriptions/memberships
- U Home delivery food service
- U Entertainment discounts – movie tickets, zoo and aquarium, theme parks, sports games
- U Monitoring devices, scales, headphones and more!
- U SpaWeek gift cards and wellness items

Kaiser members have access to the following healthy discounts:

- U Choose Healthy complimentary discounts—up to 25% off participating provider fees for acupuncture, massage therapy and chiropractic care
- U \$25 monthly gym memberships through the Active & Fit Direct program
- U Health classes and support groups offered both at Kaiser facilities and virtually

Hearing Discount Available with Vision Plan

Did you know hearing aids are not covered by medical plans? EyeMed provides access to hearing care through Amplifon, the nation's largest independent hearing discount network.

- U 40% off hearing exams at thousands of locations around the country
- U Discounted, set pricing on thousands of hearing aids
- U Low price guarantee — if you find the same product elsewhere at a lower price, Amplifon will beat it by 5%
- U 60-day hearing aid trial period with no restocking fees
- U 1-year free follow-up care with unlimited appointments
- U Free batteries for 2 years with initial purchase
- U 3-year warranty and loss and damage coverage

Optional Life & Dependent Life Insurance

Open Enrollment is your opportunity to increase or purchase optional life insurance for yourself or your family. You can access MetLife's online needs assessment and premium calculator tools at <http://www.montgomerycountymd.gov/OE>. By enrolling in Optional Life or Dependent Life, you will have access to the following value-added services:

- U **Will Preparation Services** offer you and your spouse unlimited face-to-face or telephone meetings with an attorney from Hyatt Legal Plans' network to prepare or update a will, living will, and Power of Attorney.
- U **WillsCenter.com** helps you and your spouse prepare a will, living will, Power of Attorney and HIPAA Authorization at your own pace online.
- U **Estate Resolution Services** provide estate representatives and beneficiaries with unlimited face-to-face legal assistance with probating your or your spouse's estates. Beneficiaries may also consult an attorney from Hyatt Legal Plans' network of participating attorneys.
- U **Funeral Assistance Services** help simplify the funeral planning process for your loved ones and beneficiaries with assistance in locating funeral homes, florists, and local support groups. You will also receive 10% off funeral services.
- U **Grief Counseling** provides you and your dependents with up to five private counseling sessions—in-person or by phone—with a professional grief counselor to help cope with loss, such as a death, illness or divorce.

Stress Relief at Your Fingertips

Stress is more common than you might think, especially during this pandemic. Over time, stress can impact your productivity, physical and emotional health, quality of sleep and more.

MCG's medical plans help you take control of stress with mobile apps focused on unwinding at the end of the day, tapping into coping tools or easing into a restful night of sleep. Members have access to these apps at no cost. They are not intended to replace treatment or advice, but they can help you build resilience and take meaningful steps toward becoming a healthier, happier you.



Kaiser:

U **Calm** - the #1 app for meditation and sleep, designed to help lower stress and reduce anxiety. Kaiser members can access all the great features of Calm, including:

- ✦ The daily calm – exploring a fresh mindful theme each day
- ✦ More than 100 guided meditations
- ✦ Sleep stories to soothe you into deeper and better sleep
- ✦ Video lessons on mindful movement and gentle stretching

U **My Strength** – an app to improve your awareness and change behaviors. Explore interactive activities, coping tools and community support through:

- ✦ Mindfulness and meditations activities
- ✦ Tailored programs for managing depression, stress and anxiety
- ✦ Tools for tracking current emotional states, ongoing life events and your progress

CareFirst:

U **Inspirations** – an app available to CareFirst members to help free you from stress and ease into a night of restful sleep through:

- ✦ Ambient white noise and sleep timer for better quality sleep
- ✦ Soothing video content for stress reduction

U **Relax 360** – an app to help you relax that features scenic sights and sounds of a 360-degree view of nature for a relaxing experience

UHC:

U **Sanvello** – an app designed to help you cope with stress, anxiety and depression. UHC members have access to all the features, including:

- ✦ Daily mood tracking to assess your mood, identify patterns
- ✦ Track activities that impact your health like sleep and exercise
- ✦ Guided journeys which use proven therapies to help you feel more in control and build long-term life skills
- ✦ Coping tools to relax, be in the moment, or manage stressful situations
- ✦ Peer support through group conversations to share personal stories and chat with others who often feel just like you do
- ✦ Learn how to “pay attention with purpose” and find focus during a time of uncertainty, with a library of guided audio meditations.

U **Talk Space** – an app that provides therapy via a video and text platform. UHC members have access to:

- ✦ Chat your way – text, audio or video messages from anywhere at anytime
- ✦ Find a therapist with the online matching tool
- ✦ Real-time face to face video visits by appointments when needed
- ✦ Track your progress by setting goals and gaining insights along the way
- ✦ Build healthy habits by exploring mindfulness exercises and other practices for well-being

To take advantage of these convenient no-cost apps, visit your MCG medical plan website for further instructions (page 13).

Saddle Up to Celebrate Wellness

Join MCG's LiveWell Program

LiveWell, MCG's joint labor-management employee wellness program, is designed to help you "live well" by providing programs and resources to enhance your work/life balance, such as:

- U **Virgin Pulse** – earn up to \$350 a year with several resources for your wellbeing
- U **BurnAlong** – unlimited access to thousands of on-demand and live video classes for you and your family
- U **Specialty Programs** – nutrition, stress management, diabetes and more
- U **Wellness Email Tips** – Wellness Wednesdays and monthly newsletters
- U **Social Wellness** – fun live and virtual events building healthy, nurturing and supportive relationships with your colleagues
- U **Weekly Live and Recorded Webinar Sessions** – featuring a wide variety of topics including:
 - ✦ Stress management
 - ✦ Nutrition
 - ✦ Physical activity
 - ✦ Family wellness
 - ✦ Disease management
 - ✦ and much more!




For more information, visit www.montgomerycountymd.gov/livewell. LiveWell programs are open to insurance-eligible MCG and participating agency employees. FOP members are ineligible to participate in LiveWell programs.

OHR Open Enrollment Office Hours

Because the Customer Care Center on OHR's 7th floor is closed this year, the OHR Health Insurance Team is holding virtual office hours to assist you with your general Open Enrollment questions and concerns.

Please note: Virtual Office Hours are held in a public virtual meeting. If your questions will reveal any personal PHI (protected health information) such as a chronic medical condition or name of your specific prescription drugs, please direct those questions to OHR's customer service center at 240-773-6471 to place a service request.

| OHR Virtual Office Hours | | |
|--------------------------|------------------|--|
| Date | Time | How to Participate |
| 9/21 | 8 a.m. – 12 p.m. | No registration required; visit www.montgomerycountymd.gov/oe and click on the virtual events tab  |
| 9/25 | 12 – 4 p.m. | |
| 9/28 | 9 – 11 a.m. | |
| 9/28 | 2 – 4 p.m. | |
| 9/29 | 5 – 7 p.m. | |
| 10/5 | 9 – 11 a.m. | |
| 10/8 | 9 – 11 a.m. | |
| 10/9 | 12 – 4 p.m. | |

Rodeo Ranch Hands



Important Benefits Contact Information

| Resource | Phone | Web / Email |
|--|--------------------------------|--|
| Medical | | |
| <ul style="list-style-type: none"> CareFirst BlueCross BlueShield | 1-888-417-8385 | www.carefirst.com/mcg <i>Tip: Go to Find a Provider, click the Search feature, and choose a doctor from any BlueChoice Advantage network.</i> |
| <ul style="list-style-type: none"> Kaiser Permanente <ul style="list-style-type: none"> Washington area Baltimore area | 301-468-6000 1-800-777-7902 | https://my.kp.org/montgomerycountygovernment |
| <ul style="list-style-type: none"> UnitedHealthcare HMO | 1-800-638-0014 | https://mcg.welcometouhc.com <i>Tip: This plan utilizes the Select EPO network.</i> |
| Prescription | | |
| <ul style="list-style-type: none"> Caremark | 1-866-240-4926 | www.caremark.com |
| Dental | | |
| <ul style="list-style-type: none"> CIGNA | 1-800-244-6224 | www.cigna.com |
| Vision | | |
| <ul style="list-style-type: none"> EyeMed | 1-866-800-5457 | www.eyemed.com <i>Network: Insight</i> |
| Life, AD&D and Optional Life | | |
| <ul style="list-style-type: none"> MetLife | 1-800-638-6420 | http://www.metlife.com http://www.lifeonlinecalculator.com/ <i>Life Insurance Needs Calculator</i> |
| Flexible Spending Accounts | | |
| <ul style="list-style-type: none"> Benefit Strategies | 1-888-401-3539 | www.benstrat.com (general) http://www.benstrat.navigatorsuite.com (account access) |
| General Information | | |
| <ul style="list-style-type: none"> MC311 OHR Customer Service Center | 240-773-6471 | www.mc311.com Open Monday to Friday, 7 a.m. to 7 p.m. Any questions MC311 representatives cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, Monday to Friday, open 8 a.m. to 5 p.m. |
| <ul style="list-style-type: none"> Office of Human Resources (OHR) Health Insurance Team | | Fax: 240-777-5131 (Fax) Mail: OHR Health Insurance Team 101 Monroe Street, 7th Floor Rockville, MD 20850 |
| <ul style="list-style-type: none"> Open Enrollment Home Page | N/A | www.montgomerycountymd.gov/OE (available beginning 09/21/2020) |
| <ul style="list-style-type: none"> OHR Website | N/A | www.montgomerycountymd.gov/HR |

Legal Notices

For the 2021 Plan Year



Please keep the following legal notices with your important benefits documentation.

Notice of Creditable Coverage

Important Notice from Montgomery County About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Montgomery County and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Montgomery County has determined that the prescription drug coverage offered by MCG's group insurance plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

At this time, MCG offers Medicare eligible retirees the following prescription plans:

- Caremark High Option Prescription Plan
- Caremark Standard Option Prescription Plan
- Prescription coverage available through the Kaiser's Medicare Plus plan

If you (and/or your dependents) are eligible for Medicare (including due to disability) and elect to participate in the Caremark High Option Prescription Plan or Standard Option Prescription Plan, you (and/or your dependents) will automatically be enrolled in Medicare Part D. Medicare requires that you have a 21-day period to opt out of Medicare Part D participation. However, if you opt out, you (and your dependents, if applicable) will not have any prescription drug coverage through MCG's prescription drug plans. If you elect to participate in the Kaiser plan, this is not applicable.

If you or your Medicare eligible dependent decide to join a Medicare drug plan, coverage under the MCG plan will terminate for that individual. Therefore, please note that if you join a Medicare drug plan, and as a result your County coverage is terminated, **coverage for your dependents will also terminate.**

If you decide to join a Medicare drug plan and you decide to drop your current County coverage, be aware that you and your dependents will only be able to elect coverage at open enrollment.

When Will You Pay a Higher Premium (Penalty) To Join a Medicare Drug Plan?

You should also know that if you drop or lose your coverage with MCG and don't enroll in Medicare prescription drug coverage within 63 days after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage determined to be Creditable Coverage, your monthly premium may go up at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium may always be at least 19% higher than the Medicare Base beneficiary premium. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to enroll.

For More Information About This Notice or Your Current Prescription Drug Coverage

The Office of Human Resources, Health Insurance Team
101 Monroe Street, 7th Floor
Rockville, Maryland 20850

Contact the MC311 OHR Customer Service Center, Monday through Friday, 8 a.m. to 5 p.m.: 240-773-OHR1 (240-773-6471); any questions MC311 cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, Monday through Friday, open 8 a.m. to 5 p.m.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Montgomery County changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the *Medicare & You* handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For details about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the *Medicare & You* handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at www.socialsecurity.gov, or you call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

September 2020
Montgomery County Office of Human Resources, Health Insurance Team
101 Monroe Street, 7th Floor
Rockville, MD 20850

Notice of Grandfathered Health Plan Status

Montgomery County Government believes the Plan is a grandfathered health plan under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the OHR Health Insurance Team by contacting the MC311 OHR Customer Service Center, Monday through Friday, 8 a.m. to 5 p.m.: 240-773-OHR1 (240-773-6471); any questions MC311 cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, Monday through Friday, 8 a.m. to 5 p.m. You may also contact the U.S. Department of Health and Human Services at <https://www.healthcare.gov/health-care-law-protections/grandfathered-plans/>.

Women's Health Care and Cancer Rights Act (WHCRA)

The Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Call your plan provider for more information.

Availability of Other Important Legal Documents

Other legal documents are available free of charge at www.montgomerycountymd.gov/HR: Summary of Benefits and Coverage, Group Insurance Summary Description and HIPAA Privacy Notice. A paper copy of these documents can be provided free of charge by contacting the OHR Health Insurance Team via the MC311 OHR Customer Service Center, Monday through Friday, 8 a.m. to 5 p.m.: 240-773-OHR1 (240-773-6471).

*The County expects to continue its group insurance plans, but it is the County's position that there is no implied contract **between individual employees and the County** to do so. The County reserves the right to change or discontinue any terms of the plans, subject to applicable laws and the County collective bargaining agreements. The County may amend the plans, either prospectively or retroactively, as required by Federal or State law. In the event of a conflict between this Open Enrollment flyer, the County Code, the Summary Description and/or the Plan documents, the County Code, then the plan document and then the Summary Plan Description will govern.*

Distributed September 2020



**Open Enrollment Begins:
September 21, 2020**

**Deadline to Make Benefits Changes for 2021:
October 9, 2020 at 5 p.m. ET**

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Office of Human Resources
101 Monroe St., 7th Floor
Rockville, MD 20850

