

HUMAN RESOURCES DIVISION  
BENEFITS DEPARTMENT  
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**August 2023**

TO: All Retired Employees Continuing Health/Dental Insurance  
FROM: FCPS Benefits Office  
RE: Open Enrollment Information Session for a Benefit Period effective January 1, 2024

Retiree Open Enrollment Information		
Learning & Leadership Center Formerly FCPS Staff Development Center 44 West Frederick St. Walkersville, MD 21793	Friday, September 29, 2023	9 am – noon

Retirees may attend the open enrollment information session between 9 a.m. and noon. Frederick County Public School (FCPS) representatives will be present to provide information for making insurance coverage changes during the period of **October 16 – October 31, 2023.**

**Open Enrollment Opportunities:**

- You have the opportunity to change your level of coverage (example, family to individual or individual to family)
- Change your Delta Dental Plan: Standard (max/person \$1,500) or Buy-Up Plan (max/person \$2,500)

**What to Expect –**

- Representatives will be available from:
  - CareFirst
  - Delta Dental
  - CVS/Caremark
  - FCG Department of Aging and Independence
  - Frederick County Retired School Personnel Association
- Demonstrations by 2 Health Nuts:
  - Sit and Stretch at 9 a.m. & Superfoods Presentation at 10:30 a.m.
- Health Services:
  - Blood Pressure screenings
  - Vaccines – use link below to register and see all available vaccines

**Registration for vaccination(s) is required by September 27, 2023.** Please enter the following link <https://www.riteaid.com/pharmacy/clinical-experience> into your web browser. Then enter the FCPS organization code “ggvbex” when prompted; register for the vaccination(s) you wish to have administered. Please bring your **insurance card** so that your insurance can be billed.

**Important Information on the back page**

For all enrolled participants, **no action is required, unless you wish to make a coverage change.** Contact the Benefits Office at 301-644-5052 to obtain the Employee/Member Enrollment Change Form or visit our website using this link: [CareFirst Change/Enrollment Form](#).

**NOTE: Once you waive coverage – you CANNOT re-enroll at a later date.  
All changes become effective January 1, 2024.**

### **Additional Programs**

- **Blue Rewards** – Earn up to \$100 with Blue Rewards; visit [CareFirst Wellbeing](#) to access your account or register for a new account. Information that supports Healthy Living is found on this platform along with additional information regarding Blue Rewards.
- **BurnAlong®** features 1000's of online classes for all ages, interests and levels plus the social motivation needed to achieve health and wellness goals. There are 45+ wellness categories spanning physical, mental and financial wellness. **BurnAlong®** is complimentary for FCPS medical plan participants. If you don't have an account already, please visit <https://join.burnalong.com/fcps> to activate an account.

### **IMPORTANT INFORMATION ABOUT YOUR INSURANCE BENEFITS**

This information applies to 2024 insurance benefits for eligible Frederick County Public Schools (FCPS) retirees:

- The 12-month benefit plan year for all retirees will begin January 1, 2024.
- The FCPS plan copayments remain the same although monthly premiums increased July 2023.
- You may view premiums on the website at: <https://www.fcps.org/benefits/retirees>

### **Grandfathered Status**

FCPS has elected to be a “grandfathered health plan” under the Patient Protection and Affordable Care Act (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 the law was enacted. As a “grandfathered health plan”, FCPS is not subject to certain consumer protections of the Affordable Care Act that may apply to other plans. “Grandfathered Status” is subject to change if certain health plan changes are made, per federal guidelines.

### **Summary of Benefits Coverage**

In compliance with the Affordable Care Act, FCPS provides a Summary of Benefits and Coverage (SBC). The SBC can be found at the FCPS website, [www.fcps.org/benefits](http://www.fcps.org/benefits). Paper copies are available upon request. The SBC **is intended to be educational in nature. Complete details can be found in the insurance companies' documents and the plan's legal documents, which will always govern in case of a dispute.**

If you continue your coverage through the FCPS Retiree Healthcare Plan Option, you will have prescription coverage included in your FCPS health plan that meets creditable coverage. You may see the full notices concerning creditable coverage on our website at: <https://www.fcps.org/benefits/required-notice>

**Visit the FCPS Benefits website <https://www.fcps.org/benefits/retirees> for detailed information on:**

- CareFirst Blue Advantage Plan Summary Highlights
- CVS Caremark and SilverScript pharmacy plans
- CareFirst/Davis Vision Plan Summary Highlights
- Delta Dental Plans
- Affordable Care Act Exchange Notice
- Health Insurance Portability and Accountability Act (HIPAA) Privacy Notice
- Other legal notices