

Frequently Asked Questions (FAQs)

How Do I Add A New Child To My Insurance Coverage?

Contact the Benefits Office to obtain an Enrollment/Change Application to add your new child. You may also obtain the form at www.bcps.org/offices/benefits/forms. Attach a photocopy of the child's birth certificate or adoption papers, if applicable. You have 30 days from the child's birth date/adoption date to add him/her to your health plans. Coverage will take effect retroactively to the child's date of birth/date of adoption. If you miss this 30-day period, the next opportunity to add would be during the open enrollment period held annually. The bi-weekly cost of your health plan will increase if you do not already have family coverage.

Can I Change My Elections During the Year?

IRS regulations require you to keep your elections through August 31 unless you have a Qualified Life Event. Changes must be requested within 30 days of the Qualified Life Event.

If I am Enrolled in a Medical Plan and My Doctor Leaves the Network, Can I Change My Election?

No. This is not considered a qualified life change.

If an HMO Participant's Family Member Moves to Another Location, Such as a Dependent Child Starts and Resides at School, Do I Need to Change the PCP Elected?

Yes. It is also possible that the dependent child may not be able to continue with a network doctor because there may not be a network doctor available in the new location. No coverage will be available except for life threatening situations. Therefore, you may want to enroll in the CareFirst Triple Option Plan.

Continuation of Coverage While on an Approved Leave of Absence

If you are on an approved leave of absence from BCPS, your health plan contributions will continue to be deducted from your paycheck as long as you have paid leave (i.e. sick leave, vacation, holiday, etc.) available. When your accrued leave is exhausted or when you cease to be paid by BCPS, you must contact the Office of Employee Benefits and Retirement to make arrangements to continue payment of your health plan contributions to ensure continued coverage.

When Does Coverage End?

If your employment ends following the close of the school year, then your medical and dental benefits terminate as of August 31st. If your employment ends during the school year, benefits terminate on the last day of the month in which you are in active pay status.

Coverage continues for a child until the end of the calendar year in which the child turns 19. For example, a child whose 19th birthday is on October 11 can be covered until December 31.

Continuing Coverage Upon Retirement

Baltimore County Public Schools contributes toward the cost of health care plans for employees who:

- Have been approved for retirement by the Maryland State Retirement and Pension System or the Baltimore County Employees' Retirement System.
- Have 10 or more years of service with BCPS.