

## **Do I have to make changes?**

In general, if you want to continue next year with the same coverage you currently have, and you do not want to contribute to the Flexible Spending Accounts, you don't need to enroll. Your current coverage will automatically be carried forward for the next plan year. You'll see the cost for your coverage in the pre and post enrollment confirmation statements.

If you are currently participating in a Flexible Spending Account and you do nothing you won't be able to contribute to the Flexible Spending Accounts for the next plan year. To participate, you must enroll during open enrollment.

### **Key Point**

Remember...under Federal law, you won't be able to make changes to your Flexible Spending Accounts during the year unless you have a Qualified Life Change. Qualified changes include your marriage, divorce, birth, adoption, a dependent's death, and any change to your spouse's employment status that results in a loss of benefits coverage. Take advantage of this opportunity to review your choices and decide on the ones that are right for you. You have 30 days from the date of a Qualified Life Change to make a change to your coverage.

### **Reminders....**

Listed below are some key reminders to prompt you to action if any of these items apply to your health care needs and selections. If you:

- Have a Flexible Spending Account – either a Health Care Spending Account or a Dependent Care Spending Account – then you renew it during Open Enrollment.
- Are happy with your health care plan but not happy with your current Primary Care Physician (PCP), you should call your plan or visit its website to get a list of other PCP's in the network. You can also change PCP's at any time.
- Want to change your beneficiaries for your insurance plans, you can do so at any time.

### **Still have questions...You can get information in a number of ways:**

1. Visit our website at [www.bcps.org](http://www.bcps.org), Click on "Offices" then "Benefits"
2. Send an email to [benefits@bcps.org](mailto:benefits@bcps.org); or
3. Call The Office of Benefits & Retirement at 410-887-8943 between 8:30 and 4:45 Monday through Friday.