

What do I need to do?

In general, if you want to continue next year with the same plan choice and level of coverage you currently have, you don't need to enroll. Your current coverage will automatically be carried forward for the next plan year except for Health Care or Dependent Care spending accounts. You'll see the coverage cost on your pre-enrollment confirmation statement and can also view current elections on the Employee Self Service web site. Remember, to continue to participate in a Flexible Spending Account, you must make a new election each plan year.

Complete the following steps by the end of Open Enrollment.

Annual Open Enrollment – Current Employees

Open Enrollment – the Basics

This is the time of year when you have the opportunity to review your benefit choices and make changes that best suit you and your family's needs. Before you get started, here are some things you should know:

- Open Enrollment elections must be completed and received by the benefits office by 5:00 p.m. on July 11, 2007. If you do not enroll by this deadline, your coverage will default.
- The benefit elections you make now stay in effect until the end of the 2007 Plan Year (September 1, 2007 to August 31, 2008).
- Changes during the Plan Year (to all pre-tax benefits) will be permitted only if you have a qualified life event change – a change in family or employment status – that affects your benefit coverage. Changes must be requested within 30 days of the qualified life event, along with copies of proof of eligibility or ineligibility.
- When you elect a medical, dental, or vision plan you can choose which eligible family members you want to cover under each plan. It doesn't have to be the same family members in each plan. For example, you can cover yourself and your dependents for medical benefits, but only yourself for dental care.
- If you and your spouse are both employees of BCPS, you can each enroll as an individual or one of you can elect two-person or family health care coverage. If you elect coverage separately, you cannot cover each other as dependents and your eligible dependent child(ren) may only be covered by one of you.

Only Need to Change Your Primary Care Physician?

You can make this change at any time by contacting Member services. You do not need to wait until open enrollment.

You must enroll to:

- Add, change or waive your medical plan and/or your dental option.
- Add or waive family vision care.
- Add or delete eligible dependents.
- Participate in a health care or dependent care spending account, even if you already have one. This is the only benefit you **must** re-enroll in each year.
- Elect or make changes to Optional Life Insurance for you and/or your eligible dependents.
Note: If you want to increase your life insurance, you will be asked to provide proof of good health by completing an Evidence of Insurability (EOI) form. Email benefits@bcps.org and request MetLife Enrollment and Statement of Health forms. Your new coverage level does not become effective until your form is approved by the insurance company. To cancel, send a letter with your name, last 4 digits of your Social Security Number, phone number, email address and cancellation request to the Office of Employee Benefits, Attention: Susanne McCoy.
- Elect or make changes to Personal Accident Insurance (PAI) for you and/or your eligible dependents.
- Elect or make changes to Long Term Disability.

Annual Open Enrollment - Current Employees (continued)

If you do not enroll coverage will default to the coverage listed below:

	Current Coverage	Default Coverage
Medical	None CareFirst BCBS Triple Option Kaiser Permanente HMO Keystone Health Plan HMO	None CareFirst BCBS Triple Option with same coverage category Kaiser Permanente with same coverage category Keystone Health Plan with same coverage category
Dental	None CareFirst BCBS Preferred Dental CareFirst BCBS Maryland Dental CIGNA DHMO	None CareFirst BCBS Preferred Dental with same coverage category CareFirst BCBS Maryland Dental with same coverage category CIGNA DHMO with same coverage category
Vision	Employee only Free if .500 FTE or greater If currently enrolled in Family coverage	Coverage will default to same coverage. Coverage will continue.
Health Care or Dependent Care FSA	None If currently enrolled in either or both	None None. You must re-enroll each year in order to participate in either plan.
Optional Life	None If currently enrolled in plan	None Coverage will continue.
Personal Accident Insurance (PAI)	None If currently enrolled in plan	None Coverage will continue.
Long Term Disability (LTD)	None If currently enrolled in plan	None Coverage will continue.
Cancer & Intensive Care	None If currently enrolled in plan	None Coverage will continue.

How to Enroll

You can enroll two ways:

1. Online via Employer Self Service (ESS) using your BCPS password and ESS password
2. Via paper enrollment

Online Enrollment

Online enrollment is a convenient and simple way to make elections. Use this method to make all election changes except for optional life insurance. (Changes to Optional Life must be done on paper during the open enrollment period.)

For employees new to ESS, ESS is our benefits application that permits employees to access personal benefits and compensation information, 24 hours a day, 7 days a week, through a secure connection to the BCPS intranet.

Paper Enrollment

If you do not have access to a computer, you may submit paper enrollment forms. Make sure that you submit the forms to us before the deadline as we cannot accept late forms.

Annual Open Enrollment - Current Employees (continued)

Getting Started

Following are the steps you need to take to enroll. If you have any questions along the way, please call the Office of Employee Benefits & Retirement at (410) 887-4142 or email benefits@bcps.org or visit our website www.bcps.org/offices/benefits and click on 'Open Enrollment' to review additional information to assist you.

Step 1 – Review your Pre-enrollment Confirmation Statement - Benefits-eligible employees will receive this statement in early June.

Step 2 – Review this Guide - Be sure to read “What’s New”.

Step 3 – Preparing to Enroll - Getting Web Access

- If you already have access, then skip this step.
- Setting up your account
 - Log onto <http://www.bcps.org/apps/erf> to obtain and submit the necessary forms.
 - Once you complete the forms and “opt-in” to the ESS site, you will have to wait 24 hours to access data and enroll. Therefore, you should “opt-in” at least 2 days prior to the end of open enrollment period if you want to use the web. (If you fail to do this, simply complete the paper forms and fax to our office. Send originals via interoffice mail after they have been faxed to us.)

Step 4 – Preparing to Enroll - Making Decisions and Gathering Required Data

- Have the following information available:
 - If changing medical plans, you will need the Medical Primary Care Physician (PCP) ID# for each family member you are enrolling
 - If electing CIGNA Dental, you will need the Dental Facility Number for each family member you are enrolling
 - If adding a new dependent: Date of birth, Social Security Number, Medical PDP#, and CIGNA dental facility# if applicable.
 - The bi-weekly amount you want to contribute to your health care and dependent care Flexible Spending Account
 - Your pre-enrollment form.

Step 5 – When You’re Ready to Enroll

- Go to <https://intranet.bcps.org> and click on Employee Self Service
- Once logged on, click on Employee information, Benefits Enrollment, and Current Employee.
- Follow the instructions on the screens to enroll.
- Once you’ve completed your elections, print the elections page as your confirmation and then click on “Accept” to save your elections.
- If you need to change your elections after you’ve clicked on “Accept”, you will need to submit a paper form. Indicate on the top of the form, “change from online enrollment”.
- To change Optional Life insurance, you must complete a paper form. Paper forms are in the back of this guide or on our website at www.bcps.org/offices/benefits.

Step 6 – When do I enroll on paper? - (Enroll on paper only if you have not completed Step 5.)

- If you don’t have a password or don’t use BCPS email.
- If you want to change your Optional Life insurance.
- If you do not want to use the online enrollment option.
- If you completed online enrollment but want to make a change to your election.

Step 7 – Review your Post-enrollment Confirmation Statement

- This statement will be delivered to you in late August.
- It will show your new benefits and covered dependents that will be in effect on September 1.
- You are not permitted to make election changes when you receive this statement. If, however, the Benefits Office has made any errors in processing, then we will be able to correct them at this time.

Step 8 – ID Cards

- If you made any medical or dental plan changes, you will receive new ID cards by mid September. A separate ID card is issued for the Express Scripts prescription drug plan.
- If you made no plan changes, new ID cards will not be sent.