What’s New For This Plan Year ■ 2015

At-a-Glance ...

All Open Enrollment information is available from the BCPS web site at http://www.bcps.org/offices/benefits/ by clicking on the Open Enrollment link.

Here is a Look at What’s New for 2015

EMPLOYEE SELF SERVE (ESS) WILL BE AVAILABLE FOR VIEWING YOUR CURRENT BENEFIT CHOICES AND EMPLOYEES WILL BE ABLE TO ENROLL ONLINE FOR MEDICAL, DENTAL, VISION AND LONG TERM DISABILITY (LTD).

- Cigna Open Access Plus In-Network (OAPIN) is available for 2015. This plan includes an Open Access Plan that requires an in network use of doctors. This is similar to a HMO but the use of a Primary Care Physician is not required and referrals are not required. Cigna maintains a world wide network.

- Cigna Open Access Plus (OAP) is available for 2015. This plan allows for in network or out of network use of doctors. This plan is similar to a PPO plan. A Primary Care Physician is not required and referrals are not required.

- Dependents may be covered until the end of the month they turn age 26 for all benefit programs.

- CareFirst PPO and Traditional Dental plans remain in effect for 2015.

- Cigna Dental DHMO plan remains in effect for 2015.

- CareFirst Davis Vision plan remains in effect for 2015.

- Flexible Spending Accounts (FSA) have a new maximum deduction for Healthcare in 2015. The maximum amount that can be deducted from your paycheck for 2015 has been reduced to $2500 for approved medical expenses. The Dependent Care Flexible Spending Account maximum remains $5000 for 2015.

- Whole Life Insurance with Long Term Care and Critical Illness Insurance are available for all employees. Please see pages 55 & 56 for more details.

- Premium costs have changed for 2015.

- FSA Plan administrator has changed to TASC – www.mytasconline.com – 800-422-4661.

Here’s What’s Not Changing

- For all active full-time employees BCPS pays 65% of the lowest cost dental plan.

- Employees enrolled in Cigna or Kaiser Health Plans who wish to maintain their current benefit choices do not need to complete a benefit enrollment form. Your selections will be established for 2015.

- If you are participating in the Flexible Spending Account (FSA), you must fill out an FSA election form for 2015.

- Prescription plans remain with Express Scripts. Please note that Walgreens Pharmacy is not part of the ESI network with BCPS.

An open enrollment statement will be sent to you in December 2014 confirming your elections for January 1, 2015. Review this document carefully and compare the information to your copy of the enrollment form. If there is an error, please contact the Office of Employee Benefits, Leaves and Retirement immediately at 410-887-8943, so that changes can be made in a timely manner.