

Human Resources Bulletin



BENEFITS OPEN ENROLLMENT November 8 -19, 2004



Points of interest January 1, 2005

- Re-enrollment is not mandatory.
- New rates effective January 1, 2005 are listed in the 2005 Benefits Handbook.
- The first deduction with new rates will be 1/5/05. Unit 3 (AFSCME) will be 1/19/05.
- Provider directories will be available at your work location and on-line at:
www.carefirst.com
www.aetna.com
www.unitedconcordia.com
- The 2005 Benefits Handbook will be delivered to your work location by the beginning of November.
- Body scans will be offered at discount rates through YourScan (AAMC) and Vital View. Pay for your scan by enrolling in a flexible spending account and enjoy the tax benefits.

Confirmation Statements

You will be receiving a confirmation of your enrollment for January 1, 2005. Confirmation Statements will be sent to your work location in late November. Please verify the information on your Confirmation Statement. This year, only one statement will be issued.

**Questions? Please call
HR Payroll/Benefits at
410-222-5221.**

You don't need to re-enroll to continue your Medical, Dental and Vision benefits for 2005!

You do not need to call *Benefitsline* in order to continue your benefits. If you would like to change benefits, you should call *Benefitsline* during open enrollment. *Benefitsline* and enrollment information will be included in your 2005 Benefits Handbook.

You must call *Benefitsline* for FSA Enrollment. If you would like to enroll for the first time or re-enroll in a Healthcare or Dependent Care Flexible Spending Account (FSA) for 2005, you must call *Benefitsline*.

Remember the “**Flex Convenience Card**” is available through Ceridian for healthcare flexible spending account participants. This is like a debit card and may be used at physician offices and pharmacies that accept MasterCard. No out-of-pocket costs or paperwork to complete! Refer to your Benefits Handbook for eligible expenses and more information.

Open enrollment is also your opportunity to review your **voluntary life insurance** elections. If you wish to change your level of coverage or enroll for the first time, complete a life insurance application which is available at your work location. Forms are due to HR Payroll/Benefits by November 19, 2004. If you are not making any changes to your life insurance, no action is required.

What's New for 2005?

- ⇒ CareFirst will be issuing **new cards** for all members, including BlueChoice members. Other plans will issue new cards only to those making changes effective January 1, 2005. Cards will be mailed out prior to January 1.
- ⇒ Refer to the 2005 Benefits Handbook for **new 2005 healthcare premiums**. Remember your medical plan premium also covers your Caremark premium. Please note that the United Concordia Dental POS plan remains at a zero premium cost for 2005.
- ⇒ There are no office visit **co-payment** changes within any of the medical plans for 2005.
- ⇒ You will continue to use your current **Caremark cards**. Retail and mail prescription drug co-payments remain the same for 2005.
- ⇒ CareFirst has introduced a web tool called “**My Account**” where you can access your benefits, review your claim history, and order ID cards. Go to www.carefirst.com/myaccount to register. An informational brochure will be in your Benefits Handbook.
- ⇒ The **BlueChoice vision benefit** will be moving to an exclusive vendor, Davis Vision Providers, effective January 1, 2005. See the 2005 Benefits Handbook for more details.

Open Enrollment Meetings

We encourage all employees to attend one of our open enrollment meetings to learn more about our healthcare programs for 2005.

Central Office—Board Room	November 8	10:00-11:30 a.m.
North County High School—Cafeteria	November 10	4:00-5:30 p.m.
South River High School—Auditorium	November 16	4:00-5:30 p.m.

The Anne Arundel County Public School System does not discriminate on the basis of race, sex, age, national origin, religion, disability, sexual orientation, or familial status in matters affecting employment or in providing access to programs. Questions regarding nondiscrimination should be directed to Mr. Leslie N. Stanton, Specialist in Human Relations, AACPS, 2644 Riva Road, Annapolis, Maryland 21401; (410) 222-5318; TDD(410) 222-5500.

