

Human Resources *Bulletin*

October 2007

Anne Arundel County Public Schools | Division of Human Resources

Benefits Open Enrollment November 1-15, 2007

Important:

Your current benefits will continue unless you make a change.

However, you **must go on-line at www.aacps.org > HR/Employment > Benefits > On-line Benefits Enrollment** to:

- verify a dependent age 19 or over who is enrolled as a full-time college student. College name and anticipated graduation date must be updated.

You may access on-line enrollment to:

- change your medical, dental, or vision coverages.
- enroll in a 2008 Flexible Spending Account (FSA) through the new FSA administrator, Alliance Benefit Group (remember, if you want to elect an FSA, on-line enrollment is required **every** year).
- access the Voluntary Term Life Insurance Application to enroll or change your current level of coverage (applications are due November 16).

We recommend that employees also go on-line to:

- verify your current elections.
- review the link to Alliance Benefit Group (new Flexible Spending Account Administrator) for information about FSAs.
- review the link to Unum for more information about Long-Term Care insurance and enrollment materials (applications are due November 16).



The 2008 Benefits Guide will be delivered to your work location by October 31.

Provider directories can be accessed directly from provider websites:

www.carefirst.com • www.aetna.com • www.unitedconcordia.com.

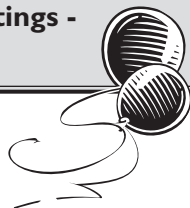
A limited supply of directories will also be available at your work location.

To view details of the AACPS healthcare plans, you may refer to the on-line plan summaries at www.aacps.org > HR/Employment > Benefits > Healthcare.

Come to an Open Enrollment meeting to learn about the BlueChoice Triple Option medical plan – and more!

Central Office—Board Room.....Tuesday, October 30 • 2:00-4:00 p.m.
Old Mill High School—Media Center.....Thursday, November 1 • 3:00-5:00 p.m.
Glen Burnie High School—Media Center....Monday, November 5 • 3:00-5:00 p.m.
South River High School—Media CenterWednesday, November 7 • 3:00-4:30 p.m.
Central Office—Board Room.....Friday, November 12 • 10:00-12 noon

Prizes will be drawn at Open Enrollment meetings - grand prize is an iPod!



WHAT'S THE SAME IN 2008

- There are no **office visit co-payment** changes within any of the medical plans for 2008.
- Retail and mail-order **prescription drug co-payments** remain the same for 2008.
- **Dental and vision premiums** remain the same as in 2007.
- The **United Concordia Dental POS** plan cost remains at zero premium for 2008.

WHAT'S NEW FOR 2008

- Beginning January 1, 2008, more AACPS employees become eligible for the newest health care plan option, the **BlueChoice Triple Option plan**. Employees in Units II, III, IV, V, and VI are now eligible for this great plan design that helps you save money while retaining your freedom to select the provider of your choice. The biweekly premium is less than for the PPN, and co-pays and deductibles vary depending on the level of care accessed at any point in time. You also enjoy pharmacy retail co-pays at the HMO rate.
- **New medical premiums are effective January 1, 2008** (see the 2008 Benefits Guide). Remember, your medical plan premium includes your Caremark premium and reflects changes in Board funding where negotiated.
- **Alliance Benefit Group (ABG) is our new FSA administrator**. Refer to your Benefits Guide for more information on how to save money on a pre-tax basis for your dependent care and healthcare out-of-pocket costs. We encourage you to attend an Open Enrollment meeting to hear about the program's details.

more information 

Flexible Spending Accounts available through Alliance Benefit Group (ABG)

If you would like to enroll for the first time or re-enroll in a Healthcare or Dependent Care **Flexible Spending Account (FSA)** for 2008, **you must enroll on-line**. If you enroll in a healthcare FSA, you will receive two new FSA debit cards from

ABG for 2008. If you were previously enrolled in a healthcare spending account, please destroy your old Ceridian card after December 31, 2007. Refer to the Benefits Guide for more information.

Dependent Age Limit for Coverage

Remember, the **age limit for dependent insurance coverage** is the end of the year the dependent turns 19. If the dependent is a full-time student, coverage may continue until graduation or the end of the year in which the dependent turns 25, whichever is earlier. Full-time student status is considered to be

at least 12 credit hours per semester. Employees are required to go on-line at **www.aacps.org > HR/Employment > Benefits > On-line Benefits Enrollment**, to verify student or disabled dependent status and make appropriate changes (e.g., student graduation date).

Healthcare Insurance Card Summary

You will receive new cards prior to January 1, 2008, only if you make changes in coverage. Below is a summary of the format of our healthcare/prescription cards:

Aetna HMO:

two cards listing all of the members enrolled.

CareFirst:

PPN and vision coverages appear on the same card (two cards are issued in the employee's name only). If you are in the PPN plan, each enrolled family member will receive separate dental cards.

BlueChoice and Triple Option show medical and dental coverages on the same card (one card for employee and each dependent). Look for "DT" (Dental Traditional) or "DP" (Dental PPO) to indicate dental coverage. Vision cards are mailed separately.

CVS Caremark:

cards will be issued to new hires and new enrollees covered in an AACPS medical plan. The employee receives two cards in his or her name.

United Concordia:

the employee receives two cards in his or her name.



QUESTIONS?

Call HR/Benefits at 410-222-5219 or 410-222-5221 or

E-mail Benefits@aacps.org