



THE MARYLAND-NATIONAL CAPITAL PARK AND PLANNING COMMISSION

6611 Kenilworth Avenue • Riverdale, Maryland 20737

**ATTENTION: REVISED RATE CHART ON OTHER PAGE WITH CHANGES HIGHLIGHTED**

October 2017

Dear Commission Employee/Retiree:

Open enrollment begins October 16 and ends November 3, 2017 at 5:00PM. During this period, you can enroll in or change your selections in the medical, prescription, vision, dental insurance plans, flexible spending accounts (FSA), legal services plan, sick leave bank and if applicable the supplemental long-term disability plan. We are pleased to present a benefit package that is competitive in cost, coverage and value.

**Highlights for 2018**

- There are no changes to the health plan providers;
- Most premiums are staying the same. Those that are increasing or decreasing are listed below:
  - UnitedHealthcare (UHC) Choice Point of Service – decreasing by 9.9%;
  - UHC Medicare Complement – decreasing by 6.6%;
  - UHC Select EPO for members who are Medicare Eligible– decreasing by 15.8%;
  - Kaiser Permanente HMO – increasing 4.9%;
  - Kaiser Permanente HMO Medicare Complement – increasing 3%;
  - UCCI Dental – increasing 8.2%;
- Preventive care such as, but not limited to, annual exams, immunizations, contraceptives, smoking cessation products are paid at 100%, no copay required;
- Coverage for durable medical equipment under the UHC EPO plan increases to 100%;
- EasyOptions – an enhancement to the Vision High Option plan;
  - Members can customize their benefits at the time service is rendered;
- New Diabetic Management program added to Caremark Plan;
- Health Care Flexible Spending Plan maximum increases to \$2,600;
- Expanded dental provider network.

For more details attend a benefit enrollment fair or access the open enrollment link at [www.mncppc.org](http://www.mncppc.org) which will be available on October 16, 2017.

**Cost Sharing**

- The employee premium cost share for Fraternal Order of Police (FOP) union represented park police officers will increase to 22% for all health plans except the vision plan.
- The cost share for Kaiser Permanente HMO and the Caremark prescription plan remains at 15% for Municipal and County Government Employees Organization (MCGEO) union and non-union represented Career employees;
- The cost share for the UHC EPO will increase to 17.50% for Municipal and County Government Employees; Organization (MCGEO) union and non-union represented Career employees. The cost share for all other plans for these groups remains at 20%;
- Retirees will continue to pay 20%;
- Term Contract/Seasonal employees will continue to pay 35%.

## Employee Contributions

While there may be a decrease or no increase in premiums for some plans, FOP union represented members will see an increase in their contributions because of the change in the cost share to 22%. Likewise, while there is no increase in premiums for the UHC EPO plan, MCGEO and non-union represented career employees' contributions are increasing due to the change in cost share to 17.5%. The increases/decreases in dollars are shown for **single coverage only** in the following chart. To get two-member contribution multiply by 2 and for family, multiply by 3.

Healthcare Plan	Non-Represented and MCGEO Employees Bi-Weekly	FOP Active Employees Bi-Weekly	Retirees Monthly
Kaiser Permanente HMO	\$1.71 increase	\$7.17 increase	\$4.94 increase
Kaiser HMO Medicare	\$0.63 increase	\$3.69 increase	\$1.81 increase
UHC EPO	\$5.10 increase	\$4.08 increase	\$0.00
UHC EPO Medicare	\$0.56 decrease	\$3.03 decrease	\$14.00 decrease
UHC POS	\$5.17 decrease	\$0.46 decrease	\$11.20 decrease
UHC Med Complement	\$1.66 decrease	\$0.74 increase	\$3.60 decrease
Prescription	\$0.00	\$1.87 increase	\$0.00
United Concordia Dental	\$0.30 increase	\$ 0.67 increase	\$0.63 increase

## How to Obtain More Information

To obtain more information go to inSite or visit [www.mncppc.org](http://www.mncppc.org) and click on the link for 2018 Open Enrollment. Please note that the link will be available on October 16, 2017. I also strongly encourage you to attend one of the benefit open enrollment fairs on October 18<sup>th</sup> at Brookside Gardens or October 19<sup>th</sup> at the College Park Airport from 10:00AM to 2:00PM, which are replacing the open enrollment meetings this year. Representatives from all benefit plans and programs and Health & Benefits staff will be there to discuss changes and options.

## Employee Self-Service On-line Enrollment

Last year, a pilot was successfully conducted with Central Administrative Services employees using Lawson's on-line Employee Self-Service (ESS) for open enrollment changes. This year we are extending the pilot to include the approximately 1,100 employees with current access to Lawson. You will be notified if you are included in this year's pilot. We plan to include all remaining active employees next year.

I would also like to remind everyone of the following:

- If you want to keep your current benefit options you do not need to fill out any forms, except for the flexible spending accounts (FSA). ESS users must make a new FSA election on-line.
- **You must make new FSA elections each year, even if electing the same amount, paper or on-line.**
- If you want to make any changes, you must complete an enrollment form or make changes on-line and submit any required documentation. The enrollment form should reflect **only the changes** you are making.

**Remember, you must return all paper enrollment forms and required documentation to the Health & Benefits Office no later than 5:00 P.M. on Friday, November 3, 2017.** You may hand deliver, use interoffice/certified/overnight mail, email ([benefits@mncppc.org](mailto:benefits@mncppc.org)), or fax your forms to 301-454-1687.

Please contact your Department's Benefits Coordinator or the Health & Benefits Office at 301-454-1694 if you have any questions.

Sincerely,



Patricia C. Barney  
Executive Director