



## THE MARYLAND-NATIONAL CAPITAL PARK AND PLANNING COMMISSION

6611 Kenilworth Avenue • Riverdale, Maryland 20737

October 2018

Dear Commission Employee/Retiree:

Open enrollment begins October 15 and ends November 2, 2018 at 5:00 p.m. During this period, you can enroll in or change your elections 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.

Next year, the rates for all medical plans will increase, except for the UnitedHealthcare Medicare Complement Plan and the Kaiser Permanente Medicare Complement Plan, which will remain flat. The UnitedHealthcare EPO and POS plans are increasing significantly due to an unexpected spike during FY 2018 in the number and cost of catastrophic claims (\$50,000 or more). The rate for the prescription drug plan will also increase.

I am happy to report that due to a resolution passed by the Commission, employees will be afforded some relief from the impact of the medical and prescription drug plan rate increases. The Commission has approved three (3) medical and prescription drug premium holidays payable in CY 2019. Two premium holidays will occur between 1/1/2019 and 6/30/2019 and the third will occur between 7/1/2019 and 12/31/2019.

### Open Enrollment Landscape

#### **Special Open Enrollment for Life Insurance (Basic/Supplemental/Dependent) with Lower Rates**

- Eligible employees not currently enrolled in the Group Life Insurance Plan (Basic/Supplemental/Dependent) will have a one-time opportunity to enroll in these plans without providing Evidence of Insurability.
- Basic Life Insurance rate decreasing 38.4%
- Supplemental Life Insurance Rates are decreasing 24.9%
- No change in Accidental Death and Dismemberment and Dependent rates.

#### **New Dental and Vision Plan at Reduced Premium**

- Delta Dental will replace United Concordia (UCCI). You will have a choice between the current Dental PPO and a new Dental HMO. The cost of the PPO plan is 12.7% less than the current PPO dental plan and the cost of the HMO plan is 57.3% less than the current PPO plan.
- VSP our group vision plan will be replaced by EyeMed. The cost of the three levels of the new vision plan is less at each level:
  - Low Level – 18.9% less
  - Moderate Level – 21.0% less
  - High Level – 5.9% less

#### **Premium Rate Increases/Decreases for Medical Plans and Prescription Plan**

- Caremark/SilverScript Prescription – increasing 7.9%
- UnitedHealthcare EPO – increasing 18%
- UnitedHealthcare EPO Medicare – increasing 4.8%
- UnitedHealthcare POS – increasing 16.1%
- UnitedHealthcare Medicare Complement – remaining flat, 0%
- Kaiser Permanente with Prescription – increasing 5.6%
- Kaiser Permanente Medicare Complement with Prescription – remaining flat, 0%

### Only Two Premium Cost Sharing Changes

- Police officers who are members of the Fraternal Order of Police (FOP) will see an increase from 22% to 23% in their cost share for all healthcare plans except the vision plan.
- Union members of the Municipal County Government Employees Organization (MCGEO and non-represented employees will see an increase from 17.5% to 20% in their cost share for the UnitedHealthcare EPO plan.

### The Cost of Choosing a Medical Plan and Prescription Drug Coverage

If you enroll in a UnitedHealthcare plan you will pay additional for the Caremark/SilverScript prescription plan. If you enroll in a Kaiser Permanente Plan, the cost of the prescription drug plan is included. The following chart shows the cost of the plans including prescription for **single coverage only**. To get two-member contribution multiply by 2 and for family, multiply by 3. Medicare plan rates are per individual.

| Medical/Prescription Plan                               | Non-Represented and MCGEO Employees Bi-Weekly | FOP Active Employees Bi-Weekly | Retirees Monthly |
|---|---|--------------------------------|------------------|
| Kaiser HMO<br>(Includes Prescription)                   | \$38.63                                       | \$59.23                        | \$111.60         |
| UHC EPO + Cost of Caremark                              | \$63.27                                       | \$78.55                        | \$148.00         |
| UHC POS + Cost of Caremark                              | \$69.74                                       | \$85.98                        | \$162.00         |
| Kaiser Medicare Complement Plan (Includes Prescription) | \$21.41                                       | \$32.83                        | \$61.86          |
| UHC Medicare Complement + Cost of SilverScript          | \$39.09                                       | \$50.74                        | \$95.60          |
| UHC EPO Medicare + Cost of SilverScript                 | \$51.09                                       | \$64.54                        | \$121.60         |

### How to Obtain More Information

To obtain more information go to inSite or visit [www.mncppcc.org](http://www.mncppcc.org) and click on the link for 2019 Open Enrollment. Please note that the link will be available on October 15, 2018. I also strongly encourage you to attend one of the Benefit Fairs on October 10<sup>th</sup> at the College Park Airport or October 11<sup>th</sup> at Brookside Gardens from 10:00 a.m. to 2:00 p.m. or an open enrollment information session between October 15<sup>th</sup> and October 25<sup>th</sup>. Benefit Plan Representatives and Health & Benefits staff will be on hand to discuss changes and options.

### Employee Self-Service On-line Enrollment

Employees with access to Lawson, will be able to enroll in and make benefit change using Lawson's on-line Employee Self-Service (ESS) again this year. You will be notified by email with further information by October 15, 2018. If you do not receive an email, you must enroll using the paper enrollment form. Next year our goal is to provide all employees with ESS on-line access for open enrollment.

**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 2, 2018. If you enroll via ESS, the deadline is midnight on Friday, November 2, 2018.** You may hand deliver, use interoffice, certified, overnight mail, email ([benefits@mncppcc.org](mailto:benefits@mncppcc.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