MEMORANDUM

TO: All Benefits Eligible Employees and Graduate Assistants

FROM: David R. Rieger, Assistant Director for Benefits

RE: Annual Health Insurance Open Enrollment Details

The Maryland State Employee and Retiree Health and Welfare Benefits Program is changing to a calendar plan year starting January 1, 2014.

The Open Enrollment period for the plan year of January 1, 2014 to December 31, 2014 will be conducted from October 1, 2013 to October 16, 2013. Open Enrollment will close from October 17th through October 21st, and then reopen October 22nd through October 31st for corrections and additional enrollments. If you are not making changes to your coverage and you do not intend to participate in a flexible spending account, you do not need to do anything during the Open Enrollment period. Your current coverage will roll over to the new plan year.

Premium rates for the January 1, 2014 to December 31, 2014 plan year have remained the same as the current short plan year. Please refer to your Open Enrollment material for the full premium listings or visit http://dbm.maryland.gov/benefits/Pages/HBHome.aspx.

The annual Open Enrollment Fair will be held September 23, 2013 from 9:00 AM to 2:00 PM in the Colony Ballroom of the Stamp Student Union. All healthcare and retirement vendors will be in attendance, plus many health and wellness exhibits and screening stations.

Staff employees may be granted one hour of release time to attend the fair. Release time may be combined with the break and lunch periods. Employees are to coordinate their release time requests with their supervisors.

The following is a brief summary of the important changes for the new plan year. Please refer to the Open Enrollment material, which will be distributed over the next few days, for more details.

Same Sex Domestic Partner Coverage

With the passage of the Civil Marriage Protection Act in Maryland that became effective January 1, 2013, same sex marriage became legal. As a result, currently enrolled same sex domestic partners and the children of same sex domestic partners enrolled prior to July 1, 2013 will no longer be eligible dependents for coverage under the State Employee and Retiree Health and Welfare Program after December 31, 2014. In addition, the Program will no longer enroll same sex domestic partners and the children of same sex domestic partners as eligible dependents. Legally married spouses, regardless of gender, and their dependents will continue to be covered under the Program. Currently enrolled employees and their same sex domestic partners that marry by December 31, 2014 should contact the UHR Office of Employee Benefits to obtain information to update the State required documentation to continue coverage for their spouse and/or their children.
Defense of Marriage Act Repeal

The Defense of Marriage Act was repealed by the Supreme Court on June 26, 2013. The repeal applies to same sex married couples that were married in a state where same sex marriages are legal. The states where same sex marriage is legal are CA, CT, DE, IA, ME, MD, MA, MN, NH, NY, RI, VT, WA, and the District of Columbia. **As a result, imputed income on the subsidy portion of the health plan cost and post-tax premiums will not apply to married same sex couples that were married in these states. Also, same sex spouses and their children are eligible for coverage under flexible spending accounts.**

Dollar Limits Eliminated

Dollar limits for basic model hearing aids, in vitro fertilization (IVR, 3 attempts per live birth) and medically necessary wigs have been eliminated. Frequency limitations are still in effect for these benefits. **These services must be received from an in-network provider.**

Copay Out of Pocket Maximum

All copays (including emergency room visits) for PPO, POS, EPO and Behavioral Health plans will have a plan year out of pocket maximum of $1000 per individual or $2000 per family beginning January 1, 2014. This is separate from the deductible and coinsurance maximum.

Health Care Flexible Spending Account (FSA) Contribution Maximum

The Health Care FSA contribution maximum for the new plan year is **$2,500**. **Employees paid over a 12 month period (26 pays) should divide the amount you choose to defer by 24. Employees paid over an academic year (22 pays) should divide the amount by 20.**

**Remember, you must re-enroll every year. FSAs do not roll over to the new plan year.**

Please retain your current Connect Your Care debit card if you re-enroll, as they are valid for three years. You will be mailed a new debit card as your current one expires.

Dependent Care Flexible Spending Account (FSA) Contribution Maximum

The maximum contribution for the Dependent Care FSA (DCFSA) for the new plan year is **$5,000**. **Employees paid over a 12 month period (26 pays) should divide the amount you choose to defer by 24. Employees paid over an academic year (22 pays) should divide the amount by 20. You must re-enroll each year in order to participate in the DCFSA.**

During the open enrollment period, eligible employees and graduate assistants may make changes to insurance coverage, add or delete spouses or dependents, and enroll in a flexible spending account plan for the period January 1, 2014 to December 31, 2014. As an eligible employee, you will be receiving a State of Maryland health benefits guide, a pre-printed form with your Personal Identification Number (which is your date of birth as mm/dd), and your personalized benefit information. These will be distributed to you by your departmental benefits coordinator.
These are important tools to assist you as you contemplate changes to your coverage that you will make via the State’s Interactive Voice System (IVR). **Regular status Faculty, Staff and Graduate Assistants that intend to change coverage, or re-enroll in a flexible spending account, must use the State’s Interactive Voice Response (IVR) system.** The IVR numbers are: 1-888-578-6434, and 1-410-669-3893 (TTY 1-410-333-5244). The IVR line is available 24-hours a day, seven days a week during Open Enrollment, **between 12:01 a.m. on October 1, 2013, and 11:59 p.m. on October 16, 2013 and the same times from October 22, 2013 to October 31, 2013.** When you call the IVR line, you will be prompted through the menu of options. Once you make changes in the IVR system, it will take 24 hours for your selections to be updated in the system. **If you are not making changes to your coverage and you do not intend to participate in a flexible spending account, you do not need to do anything during the open enrollment period.** Your current coverage will roll over to the new plan year.

*If you are enrolling for the first time or are a current Direct Pay enrollee (i.e., Contingent II, Direct Pay Faculty Contractual or on Leave Without Pay) making plan changes, you must complete a January 1, 2014 to December 31, 2014 enrollment form and return it to your departmental benefits coordinator or the University Human Resources (UHR) Office of Employee Benefits within the open enrollment period. This form must include the appropriate documentation if you intend to cover your spouse and/or dependent(s). The form will be available on the Employee Benefits page of the UHR website under “Open Enrollment” at [www.uhr.umd.edu](http://www.uhr.umd.edu) or the State of Maryland Department of Budget and Management website at [www.dbm.maryland.gov/benefits](http://www.dbm.maryland.gov/benefits).

*If you are currently enrolled, but did not receive a pre-printed Open Enrollment form, you may call the IVR system between 8:30 a.m. and 4:30 p.m., Monday through Friday during the open enrollment period. When the system answers, press “0” and you will be connected with a customer service representative who will assist you in the enrollment process.

Should you wish to discuss the options available to you before making a decision, please call the University Human Resources Office of Employee Benefits at (301) 405-5654. Follow UHR Benefits on twitter @UHRBenefits.

**Important Websites:**

State of Maryland Department of Budget and Management- [www.dbm.maryland.gov/benefits](http://www.dbm.maryland.gov/benefits)
University Human Resources- [www.uhr.umd.edu](http://www.uhr.umd.edu)