



# UNIVERSITY OF MARYLAND

UNIVERSITY HUMAN RESOURCES

*EMPLOYEE BENEFITS*

1101 Chesapeake Building  
College Park, Maryland 20742  
301.405.5654 TEL 301.405.8243 FAX  
www.uhr.umd.edu

April 6, 2011

**TO:** All Benefits Eligible Employees and Graduate Assistants  
**FROM:** David R. Rieger, Assistant Director for Benefits  
**RE:** Annual Health Insurance Open Enrollment Details

The State of Maryland has announced that the annual Health Insurance Open Enrollment period for the plan year July 1, 2011 to June 30, 2012 will be conducted from **April 26, 2011 to May 26, 2011**. **The new plan year premiums are not yet available. Premiums will be provided as soon as they are made available and will be distributed in a future memorandum, as well as posted on the University Human Resources website.** **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.

The following are the important changes for the new plan year:

1. **Dependents** may be enrolled on your health insurance, dental, and prescription drug plans through the end of the month in which they turn 26.
2. **No lifetime maximums**
3. No dollar maximum on **organ transplant** benefits for heart, heart-lung, single or double lung, liver and pancreas
4. In network **nutritional counseling** and **health education** for chronic conditions
5. Dollar limitation removed on **hearing aids** for minor child
6. In-network **well child examination**
  - a. (0 through 30 months) – 12 visits
  - b. 3 years through 21 years – 1 per plan year covered at 100% with no copayment
7. In-network **adult physical examination**
  - a. 22 years and older – covered 1 per plan year at 100% with no copayment
8. **Annual influenza vaccine (Flu Shot)** rendered by in-network provider covered at 100%
9. In-network **annual GYN examination** covered at 100% with no copayment
10. Annual screening **mammograms** –
  - a. Age 35 – 39 one baseline screening
  - b. Age 40+ one per plan year
11. Prescription drug co-pay changes for active employees

DRUG TYPE	RETAIL*		MAIL ORDER*	
	1 to 45 days	46 to 90 days	1 to 45 days	46 to 90 days
Generic	\$10	\$20	\$10	\$20
Preferred	\$25	\$50	\$25	\$50
Non-preferred	\$40	\$80	\$40	\$80

\$1,000 per Individual/\$1,500 per Family Annual out-of-pocket co-pay max. \*Retail/Mail order same co-pays.

During the Open Enrollment period, eligible employees and graduate assistants may make changes to insurance coverage, add or delete spouses, same sex partners, or dependents, and enroll in a flexible spending account program for the period July 1, 2011 to June 30, 2012. As an eligible participant that had an active appointment as of March 4, 2011, you will be receiving a State of Maryland “Summary of Benefits” booklet for the new plan year, a pre-printed form with your Personal Identification Number (which is your date of birth as mm/dd), and your personalized benefit information. The package 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). **If you intend to change your coverage, or re-enroll in a flexible spending account, you 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 8:00 a.m. on April 26, 2011 and 11:59 p.m. on May 26, 2011**. 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 enrolling for the first time**, you must complete a July 1, 2011 to June 30, 2012 enrollment form and **return it to the UHR-Office of Employee Benefits no later than 4:30 p.m. on May 26, 2011.** This form must include the appropriate documentation if you intend to cover your spouse/partner and/or dependent(s). The form will be available on the Employee Benefits page of the UHR website under “Forms” at [www.uhr.umd.edu](http://www.uhr.umd.edu), or from your departmental benefits coordinator.

**If you are currently enrolled but do not receive a pre-printed Open Enrollment form**, you may call the IVR system 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.

**If you intend to enroll or re-enroll in a Health or Dependent Care Flexible Spending Account (FSA) for the plan year July 1, 2011 through June 30, 2012, you must affirmatively enroll in the FSA plan. FSA plans do not automatically roll over.** Spending account deductions for this 12-month period must be used for eligible expenses that are incurred during the plan year, and Internal Revenue Service regulations require that unused funds be forfeited. The total amount you defer to either FSA plan must be divided according to the appropriate number of biweekly deductions during the plan year as follows:

**26-pay** employees divide the total amount deferred by **24** deductions

**22-pay** employees divide the total amount deferred by **21** deductions  
(for this plan year only, due to 27 pay periods in FY 2012)

(For example: You are paid 26 times in the plan year and you want to defer \$1,200 in the Health Care Account. Formula: \$1,200 divided by 24 deductions equals \$50 bi-weekly)

**Dependent Eligibility** – eligible children may now be covered on the plan through the end of the month in which they turn 26 years old. If you add an eligible child during Open Enrollment, you must submit a certified copy of the child’s birth certificate and a completed State of Maryland Affidavit of Status for Dependent Children with the enrollment form to the UHR-Office of Employee Benefits. Completion of the affidavit will establish eligibility for your child. The affidavit is available at the UHR or DBM websites noted below.

**If you add a same-sex domestic partner during the Open Enrollment period**, you must be in a committed relationship for at least 12 consecutive months with the intention of remaining in the

relationship indefinitely, share a primary residence, and demonstrate financial interdependence. Please refer to the Open Enrollment material when you receive it for required financial interdependence verification documentation. In addition, the Affidavit for Domestic Partnership and Domestic Partner's Dependents must be submitted, which is available under "Forms" at [www.uhr.umd.edu](http://www.uhr.umd.edu).

**If you add a spouse (opposite or same sex) during the Open Enrollment period**, you must supply a certified copy of your marriage certificate to the UHR Office of Employee Benefits. The marriage certificate must be from the applicable Division of Vital Records and must be signed by the appropriate State or County Registrar or the Clerk of the Court. A "Certificate of Marriage" signed by a member of the clergy is not an official document. In addition, you must submit the Affidavit for Spousal Eligibility and Tax Status, which is available under "Forms" at [www.uhr.umd.edu](http://www.uhr.umd.edu).

**Grandchild and Other Dependent Child Relatives** – For an employee to enroll a grandchild, niece, nephew, etc., as a dependent, the child must reside permanently in the household of the employee and must be supported solely by the employee. The employee must supply the Affidavit of Status for Dependent Children with the enrollment form available at the UHR or DBM website, plus a Court Order of Permanent Custody or Guardianship, or a testamentary order signed by a judge or court official. *Please note that a letter signed by an attorney or another individual granting the employee custody is not a court order, and therefore it does not meet the documentation requirements.* **Premium deductions for these dependents will be taken on a pre-tax basis until the end of the month they turn age 25. Premium deductions for eligible children over age 25, to the end of the month they turn age 26, will be taken on a post tax basis. The subsidy portion of the premium will be treated as imputed income and will be taxed.**

**Long Term Care** – the vendor for Long Term Care is the Prudential Insurance Company of America. If you are interested in enrolling in this plan you must contact them directly at 1-800-732-0416, or online at [www.prudential.com/gltc](http://www.prudential.com/gltc). Enter the Group Name (Maryland) and the Password (marylandltc). New enrollees will be required to submit a medical statement form.

### **Annual Open Enrollment and Wellness Fair**

The annual Open Enrollment and Wellness Fair will be held **April 12, 2011 from 9:00 AM to 2:00 PM** in the Colony Ballroom of the Stamp Student Union. **A Healthcare Reform presentation will occur every 15 minutes in the Pyon Su Room, adjacent to the ballroom.** 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.

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.

### **Important Websites:**

State of Maryland Department of Budget and Management  
(for information, rates, and "Summary of Benefits" booklet)

[www.dbm.maryland.gov](http://www.dbm.maryland.gov)

University Human Resources

[www.uhr.umd.edu](http://www.uhr.umd.edu)