PRINCE GEORGE'S COUNTY GOVERNMENT

2020 RETIREE BENEFITS

LIGHTS! CAMERA! ENROLL!





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Lights! Camera! Enroll!

It's time for Open Enrollment 2020—this is your annual opportunity to make changes to your benefit elections. Open Enrollment will begin on Friday, November 1 and will end on Friday, November 15, 2019. We encourage you to review your current benefit elections and decide if you need to make any changes for calendar year 2020.

You are the star of the show!

Open Enrollment is the time of year to review your coverage and carefully consider the healthcare needs of you and your family. We strongly encourage you to review all plan materials to make an informed decision about your healthcare. Being a well-informed consumer can potentially save you money—and help you maximize your benefits.

Here's your script—learn your lines!

This Benefits Guide is a valuable source of information about the County's health benefit plans. Review this guide to learn more about the changes and requirements of the health benefit plans for calendar year 2020. This guide also includes a list of the dates, times, and locations of each of the provider sessions. These sessions will provide you with opportunities to meet with the health benefit plan providers and ask any questions that you may have about the plans. Additionally, each provider session will have plenty of giveaways and raffle drawings.

Make yourself a VIP—take advantage of this opportunity to review, elect, and reward yourself by enrolling in your employee benefits.

OPEN ENROLLMENT 2020

LIGHTS, CAMERA, ENROLL! FRIDAY, NOVEMBER 1 – FRIDAY, NOVEMBER 15, 2019

What You Need To Know...

Open Enrollment 2020 begins Friday, November 1, 2019, and ends at 11:59 p.m. on Friday, November 15, 2019. Open Enrollment is the annual opportunity for you to make changes to your current benefit elections, outside of the initial eligibility period and qualifying life events. The benefits you select during Open Enrollment will be effective January 1 – December 31, 2020. Once the deadline to enroll passes, you will not be able to make changes to your elections unless you experience a qualified status change, for example, marriage, divorce, birth or adoption of a child or loss of coverage.

Open Enrollment is your once-a-year opportunity to review your options and select or change to the benefits that work best for you and your family. Make the most of our investment in you with the choices you make during Open Enrollment.

Premium Rate Increases

As healthcare costs across the nation continue to rise, so do the costs in the Prince George's County Government. Therefore, your costs for coverage will increase in 2020. The County will pay much of this increase, but some of this cost will be shared with retirees.

To keep future cost increases at a minimum, we must work together to properly use the benefits—visiting in-network doctors, using wellness resources, visiting urgent care facilities instead of going to the emergency room when appropriate, and obtaining generic instead of brand-name prescription drugs.

OPEN ENROLLMENT 2020

What You Need To Do...

Preparing for Open Enrollment 2020

All retirees are strongly encouraged to do the following prior to the start of Open Enrollment:

- 1. Review your current elections and consider potential changes, if applicable.
- 2. Review the Open Enrollment 2020 event schedule and select a convenient info session to meet with our healthcare providers.

Join us for the Open Enrollment 2020 Kickoff Event on Monday, November 4, 2019, at the Sports and Learning Complex. Our healthcare providers will be onsite—and we'll have some fun wellness activities and prizes!

Open Enrollment 2020 – Event Schedule

Come to the Open Enrollment Kickoff Event on Monday, November 4th!

OHRM encourages you to attend the Open Enrollment Kickoff Event on Monday, November 4, 2019, at the Prince George's County Sports and Learning Complex. The Open Enrollment Kickoff Event will feature:

- Benefit providers
- Deferred compensation representatives
- Information sessions to learn more about your benefits
- Wellness activities
- Prizes and giveaways
- And more!

Those who cannot attend the kickoff should consider attending one of the scheduled events to learn more about the county's benefits.

Event	Date	Time	Location
Kickoff Event!	Mon. 11/4	10a-4p	Prince George's Sports and Learning Complex, 8001 Sheriff Road, Landover, MD 20785
Info Session	Wed. 11/6	10a-2p	RMS Building, 1400 McCormick Drive, Lobby , Largo, MD 20774
Info Session	Thu. 11/7	10a-2p	CAB Building, 14741 Governor Oden Bowie Drive, Lobby , Upper Marlboro, MD 20772
Info Session	Fri. 11/8	12:30-4p	MOC Building, 8400 D'Arcy Road, Forestville, MD 20747
Info Session	Thu. 11/14	4-7p	RMS Building, 1400 McCormick Drive, Lobby , Largo, MD 20774



Who Is Eligible

You are required to provide documentation to add dependents to your health plans.

The following must be submitted to verify coverage eligibility:

Eligible Dependent:	Required Documents:
Lawful Spouse	Marriage certificate; ANDSocial Security card
Natural born child (under age 26)	Birth certificate; ANDSocial Security card
Guardianship (up to age 18)	Temporary or final guardianship order; ANDSocial Security card
Adoption (child is eligible at the time of placement)	Adoption decree or judgement
Adoption in a foreign country (child is eligible at the time of placement)	 Birth certificate (certified and translated into English); AND Adoption order (certified and translated into English)

Dependent Verification

- If you enroll dependents, you must verify their eligibility.
- Ineligible dependents include dependent children over the age of 26 (unless disabled), dependent children for whom you do not have guardianship or legal custody, common law spouses or ex-spouses that have not been removed from the plan.
- Unverified dependents will be dropped from coverage within 30 days of enrollment.
- Dependents who are removed from the group health plans due to a lack of documentation or insufficient documentation will not be eligible for COBRA continuation coverage.

Disabled Dependents

Children who are physically or mentally incapable of self-support as determined by medical certification continue on your County coverage beyond the normal age limit if the disability continues and the child remains unmarried. You may be asked to provide certification of the child's disability every two to three years. Documentation must be on file prior to the child reaching the limiting age.

Where To Send Documentation

Please include the Retiree's Name, Employee ID Number and Date of Birth.

Submit documents to the OHRM Benefits and Pensions Division via:

- Email a picture of your documents or scan to Benefits@co.pg.md.us;
- Fax your documents to (301) 883-6192 or (301) 883-6358; or
- Mail or Hand-Delivery: 1400 McCormick Drive, Ste 245, Largo, MD 20774

WHEN TO ENROLL

When To Enroll

The annual Open Enrollment period for 2020 benefits is November 1 – November 15, 2019. Eligible retirees can enroll in or make changes to the medical, dental, vision, and prescription drug plans. The benefits you select will be effective January 1, 2020.

What Happens If You Do Not Enroll?

If you do not make any changes during Open Enrollment, your current elections will roll over at 2020 rates.

Core Benefit Plans Enrollment

You can obtain the Enrollment Change Form (Form):

- At the back of this guide.
- Pick up a Form from the Provider Session.
- Pick up a Form from the Benefits and Pension Division (Division)
 1400 McCormick Drive, Suite 245, Largo, Maryland, 20774.

Your Form must be submitted to the Division by the close of business, **Friday**, **November 15**, **2019**, or mailed to us in an envelope **postmarked** by November 15, 2019. You can also fax your completed Form to 301-883-6192 or 301-883-6358. **The Division will not accept your Form with Open Enrollment changes after this date.**

Changing Your Coverage

During the annual Open Enrollment period, you can make changes to your benefits coverage for the upcoming year. After the annual Open Enrollment period, you may only make changes to your coverage if you have a qualifying life event, which includes:

- Marriage or divorce
- Birth or adoption of a child
- Death of a dependent
- Loss or gain of other coverage by you or a covered dependent
- Eligibility for Medicare by you or a covered dependent
- Covered dependent turns age 26

If you have a qualifying life event, contact the Benefits and Pensions Division within 30 days of the event to make changes to your coverage. If you fail to notify the Benefits and Pensions Division within 30 days, you may not enroll, cancel or change coverage until the next annual Open Enrollment, unless you have another qualifying life event.

Questions?

Retirees who need enrollment assistance can contact the Benefits and Pensions Division:

Call: 301-883-6380/Email: Benefits@co.pg.md.us Visit: 1400 McCormick Drive, Ste 245, Largo, MD 20774 Hours: 8:30 a.m. - 5:00 p.m., Monday through Friday

CORE BENEFITS OVERVIEW

Prince George's County Government offers a comprehensive array of benefits to protect your health, wellbeing, family, finances, and lifestyle, including:

- **■** Medical Benefits
- **■** Prescription Drug Program
- **■** Dental Benefits
- **■** Vision Benefits



MEDICAL BENEFITS

Prince George's County Government Health Benefits Program (PGCHBP)

Eligible retirees have the following health plan choices:

- Cigna HMO, PPO
- Kaiser Permanente HMO







MEDICAL BENEFITS

Benefit	Cigna PPO: Out of Network	Cigna HMO	Kaiser Permanente HMO			
Calendar Year Deductible	Calendar Year Deductible					
Retiree Only	\$300	\$50	NONE			
Family	\$550	NONE	NONE			
Out-of-Pocket Maximum (per calendar year)	* Please Note: some benefits do not	apply toward the out-of-pocket maximum				
Retiree Only	\$2,000	\$2,000	\$3,500			
Family	\$4,000	\$4,000	\$9,400			
Emergency Services (emergency room/care of	copays waived if admitted)					
Emergency Room/Care	\$150 copay/visit	\$150 copay/visit	\$50 copay/visit			
Emergency Medical Transport	No charge	No charge	No charge			
Urgent Care	\$50 copay/visit	\$50 copay/visit	\$15/visit			
Mental Health						
Outpatient Care	Covered 80% after deductible	\$35 copay/visit	Individual: \$10/visit; Group: \$5/visit			
Inpatient Care	Covered 80% after deductible	\$250 copay/visit	\$100/admission			
Maternity Care						
Office Visits (for mother)	Covered 80% after deductible	No charge	No charge			
Childbirth/delivery: Professional services	Covered 80% after deductible	No charge	Included in facility fee			
Childbirth/delivery: Facility services	Covered 80% after deductible	\$250 copay/admission	\$100/admission			
Inpatient Services						
Hospital Stay	Covered 80% after deductible	\$250 copay/admission	\$100/admission			
Hospice Care	Covered 80% after deductible	No charge	No charge			
Skilled Nursing Care	Covered 80% after deductible	No charge	\$100/admission			
Outpatient Services						
Primary Care Visit	Covered 80% after deductible	\$30/visit, deductible does not apply	\$15/visit			
Specialist Visit	Covered 80% after deductible	\$35/visit, deductible does not apply	\$15/visit			
Preventive Care	Covered 80% after deductible	PCP: \$30/visit, deductible does not apply Specialist: \$35/visit, deductible does not apply	No charge			
Diagnostic Test (X-ray, bloodwork)	Covered 80% after deductible	No charge, deductible does not apply	No charge			

Note: Summaries for Medicare-eligible retirees can be found at: www.princegeorgescountymd.gov/ 461/Benefits-Administration. You can also contact the Benefits and Pension Division for additional information.

MEDICARE PART A & B REQUIREMENT

The County requires a retiree and/or spouse who reaches age 65 to enroll in Medicare Part A and Part B. This provision also applies to individuals who are eligible to receive disability benefits from the Social Security Administration.

In order to continue coverage in the County's medical plan, it is required that you enroll in one of the County's Medicare supplemental plans. The Medicare supplemental plan options are Kaiser Permanente (Kaiser) Medicare HMO Plan, Cigna Open Access In-Network (OAPN) and Cigna Open Access Plus (OAP) plans. Medicare will become the primary payer of your medical claims and the supplemental plan will act as the secondary payer.

You will need to complete an Enrollment/Change Form (Form) to enroll in one of the supplemental plans and submit the Form with a copy of your Medicare card showing enrollment in Part A and Part B to the Benefits and Pension Division. If you do not enroll in Medicare Part A and B (if eligible), we will discontinue your coverage in the County's medical plans.

Please note that if you and/or a dependent on the policy are eligible for Medicare and you need to provide medical plan coverage for more than one dependent, you must maintain family coverage; therefore, the senior premium rates will not be applicable until you remove the additional dependents. If the aforementioned applies to you, please contact the Division at (301) 883-6380 [press number five (5)] or 1-800-634-5231 [press number two (2) then option five (5)] for additional information on coordinating the Medicare and Cigna plans.

Kaiser participants must complete a Kaiser Application for Group Enrollment Form to enroll in the Kaiser Medicare HMO Plan. It is important to note that the Kaiser Medicare HMO Plan offers prescription benefits. If you elect to enroll in the Kaiser Medicare HMO Plan, you must discontinue your enrollment in the County's prescription plan. The option to re-enroll in the County's prescription plan at a future open enrollment is available, if you elect to switch to another County Medicare supplemental plan. Enrollment in the Kaiser Medicare HMO Plan will not occur until approval is received from the Federal Government Agency, Centers for Medicare and Medicaid Services (CMS).

PRESCRIPTION DRUG PROGRAM

The County's prescription drug benefit through Express Scripts has a mandatory home delivery program for all maintenance medications.

The mandatory generic program will result in the plan providing coverage of generics for all brand medications that have a generic alternative. You may still opt to receive a brand medication; however, the plan will only provide coverage that equates to the amount of the generic alternative. You will be responsible for the copayment for a generic plus the cost difference between the brand and generic medication.

Note: The above requirement only applies to retirees that will be enrolled in the non-Medicare Part D plan as of January 1, 2020.

What are Maintenance Medications?

Maintenance medications are prescription drugs that you need to take regularly. Drugs that treat ongoing conditions or needs like asthma, diabetes, birth control, high cholesterol, high blood pressure, and arthritis are usually considered maintenance medications. A maintenance medication can also be a drug that you take for three to six months and then discontinue. For example, an allergy medication that you take throughout the spring and summer could be considered a maintenance medication.

For greater details about the Prescription Drug Program, visit: www.princegeorgescountymd.gov/461/Benefits-Administration.

	Pharmacy	Home Delivery	
Annual Deductible	\$50 per person		
Supply Limitations	30-day supply 90-day supply		
Generic Drug	\$10 copay	\$20 copay	
Formulary Brand Name Drug	20% coinsurance (\$20 min/\$50 max)	20% coinsurance (\$40 min/\$100 max)	
Non-Formulary Brand Name Drug	30% coinsurance (\$40 min/\$50 max)	30% coinsurance (\$80 min/\$100 max)	



MEDICARE PART D PRESCRIPTION PLAN

Effective January 1, 2017, Prince George's County Government (County) implemented the Employer Group Waiver Plan (EGWP under the prescription plan administered by Express Scripts, Inc., (ESI). The EGWP plan offered through an employer is referred to as a "Medicare Part D" plan. The Medicare Part D is an extension of Medicare Part A and Part B.

The Benefits and Pension Division will automatically enroll you in the Medicare Part D plan. The Division will work with ESI to complete the enrollment process required by the Federal Government for the Medicare Part D plan. This enrollment process takes time to complete and the Medicare Part D plan may not take effect on the same date as the switchover to the Cigna Medical plan that coordinates with Medicare, if you are enrolled in a plan.

You will remain in the non-Medicare Prescription Plan until we enroll you in the Medicare Part D Plan. The Division will send you a letter advising when the Medicare Part D enrollment process is in progress. Express Scripts will also provide retirees with additional information regarding your enrollment in the Medicare Part D plan. If you elect not to enroll in the Medicare Part D plan, then your prescription plan coverage with the County will terminate.

The following are some of the highlights the Medicare Part D plan will offer:

- You will be able to purchase up to a ninety (90) day supply of maintenance medications (medications that you take every day) either at the retail or mail-order pharmacy.
- The mandatory generic requirement will not apply. Therefore, if a brand name medication has a generic alternative, you can get the brand name medication without penalty.
- You may qualify for "Extra Help" from the Federal Government to assist with your prescription plan premium and co-payments.

It is important to note that Medicare does impose an additional Part D premium for high wage earners which is paid directly to Social Security. This requirement is known as the Part D Income Related Monthly Adjustment Amount (IRMAA). Social Security will notify you if the previously stated requirement applies to you. Please contact the Division at (301) 883-6380 or 1-800-634-5321, (press option nine [9]) or 1-800-634-5231 [press number two (2) for Benefits, then select option nine (9)], if you have any questions about the Medicare Part D prescription plan.

DENTAL PLAN

The Dental Plan provides coverage for many dental services that you and your eligible dependents may need. The plan offers network (DMO) or out-of-network (PPO) coverage. Aetna Dental provides national network coverage for Prince George's County Government through two networks: Aetna Dental DMO and Aetna Dental PPO. You receive greater benefit coverage when you use a provider who participates in the Aetna Dental participating network.

Aetna Dental DMO features:

- A primary care dentist to manage your dental care. You
 choose the dentist from the dental network. Your primary
 care dentist can refer you to a specialist when necessary.
- No deductibles.
- No annual dollar maximums.

Aetna Dental PPO features:

- No referrals.
- No need to choose a primary care dentist.

This Dental Plan Summary Chart should be used as a general guide only. Refer to the Dental Plan Specific Plan Details (SPD) for further information at:

www.princegeorgescountymd.gov/461/Benefits-Administration.

If the information in the summary chart differs from the Specific Plan Details Document, the Specific Plan Details Document will govern.

Plan Features	Aetna Dental DMO	Aetna Dental PPO (non-participating)
Annual Deductible	NONE	\$25/individual \$0 Family
Annual Benefit Max- imum	NONE	Plan pays \$1,500/person each calendar year
Preventative & Diagnostic Services	Refer to the Fee Schedule	Covered at 100%
Basic Services	Refer to the Fee Schedule	Covered at 100% after deductible
Major Services	Refer to the Fee Schedule	Covered at 50% after deductible
Orthodontia	Refer to the Fee Schedule	Covered at 50%



VISION PLAN

The Vision Plan administered by Vision Service Plan (VSP) provides you and your covered dependents with vision care services, such as eye exams, eyeglasses, and contact lenses. You can choose between Base and Buy-up Plan options. A comprehensive plan summary can be found on the County's website.

Feature	Base Plan Option Your coverage with a VSP Provider	Buy-Up Plan Option Your coverage with a VSP Provider
Well Vision Exam	\$10 copay Once every calendar year	\$10 copay Once every calendar year
Prescription Glasses	\$10 copay	\$10 copay
Frames	 \$150 allowance for a wide selection of frames \$170 allowance for featured frames 20% savings on the amount over your allowance \$80 Costco frame allowance Every other calendar year 	 \$250 allowance for a wide selection of frames \$270 allowance for featured frames 20% savings on the amount over your allowance \$135 Costco frame allowance Every calendar year
Contacts	 \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every calendar year Copay up to \$60 	 \$200 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every calendar year Copay up to \$60





CONTACTS

Benefits and Pension Division

Benefits Division – Suite 245 1400 McCormick Drive, Suite 245 Largo, MD 20774 Monday – Friday; 8:30 am to 5:00 pm ET 301-883-6380 benefits@co.pg.md.us www.princegeorgescountymd.gov/461/ Benefits-Administration

Pension Division – Suite 110 1400 McCormick Drive Largo, MD 20774 Monday – Friday; 8:30 am to 5:00 pm ET 301-883-6390 pensions@co.pg.md.us

Office of Finance - Payroll

14741 Governor-Oden Bowie Drive #3126 Upper Marlboro, MD 20772 301-952-5362

Plan Provider	Phone Number	Website				
Medical	Medical					
Cigna Member Services	1-800-244-6224	my.cigna.com				
Kaiser Permanente Member Services	301-468-6000 1-888-225-7202	my.kp.org/princegeorgescountygovernment				
Prescription Drug	•					
Express Scripts	1-800-711-0917	www.express-scripts.com				
Express Scripts Medicare Part D	1-855-778-1432	www.express-scripts.com				
Vision						
Vision Service Plan	1-800-877-7195	www.vsp.com				
Dental						
Aetna	1-877-238-6200	www.aetna.com DMO: www.aetnadmodental.com PPO: www.aetnappodental.com				

REQUIRED NOTICES

Grandfather Notice

The Prince George's County Government Health Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (ACA). As permitted by the ACA, a grandfathered health plan can preserve certain basis health coverage that was already in effect when the law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the ACA that apply to other plans, for example, the requirement for the provision of preventative health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the ACA, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what may possibly cause a plan to change from a grandfathered health plan status can be directed to OHRM Benefits and Pensions Division at 301-883-6380 or 1-800-634-5231 (press option 2 for Benefits). You may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.

Privacy Notice

The County is required under the Health Insurance Portability and Accountability Act (HIPAA) to provide employees with a Privacy Notice concerning the disclosure and use of protected health information.

Market Place Coverage

The Patient Protection Affordability Care Act (PPACA) requires employers to provide employees with a Marketplace Coverage Notice (Notice). Effective January 1, 2014, PPACA required each State to offer individuals within their State insurance options. The Notice will provide you with basic information about the new marketplace and your health coverage offered through Prince George's County Government (County). If you are considering options available in the marketplace, you will need OHRM's assistance with completing page three (3) of the Notice because the required data is specific to an individual. You can contact the Benefits and Pensions Division at 301-883-6380 for assistance.

Termination of Coverage

Health benefits coverage for employees and their dependents will terminate on the last day of the month in which an employee elects to cancel their coverage, drop a dependent(s), terminate employment or becomes ineligible for coverage. Coverage for employees and their dependent(s) in the health benefits plan(s) may be voluntarily cancelled by completing the Health Benefits Enrollment/Change Form within thirty (30) days of a family status change or during open enrollment. Once coverage is cancelled, you may only enroll again at the next open enrollment or if a family status change occurs, provided you are still eligible for coverage. If an employee cancels their coverage during open enrollment, the coverage will terminate at the end of the current plan year.

Termination of Coverage for Children

Coverage for your children will terminate on the last day of the month in which they:

- Reach age 26, unless they have been certified 30 days prior to age 26 to be totally unable to support themselves because of a mental or physical disease or disability;
- Reach age 18 (or specified age in court order) if they were covered as a result of legal quardianship; or
- Upon the date specified in the Temporary Custody Order.

Termination of Coverage for a Spouse

Coverage for your spouse will terminate on the last day of the month in which your divorce, legal separation or annulment becomes final.

NOTE: It is mandatory for the employee to notify the Benefits and Pensions Division in writing within thirty (30) days of the date in which a spouse or dependent is no longer eligible (i.e. divorce, annulment, age attainment, etc.). Documentation must be provided. Any claims incurred after the last day of the month of the event will be the employee's responsibility. If notification is after the event, no refunds for health benefit premiums will be made even if the event results in a reduction in coverage.

REQUIRED NOTICES

Continuation of Coverage

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) requires an employer to offer continuation of coverage under a group health plan to employees and their spouses and dependent children who lose coverage because of certain events. Spouse and dependent children of retirees also are entitled to continuation of coverage if they lose coverage because of one of these events. See Administrative Procedure 239 "Life and Health Benefits Upon Separation of County Service and Other Qualifying Occurrences" for more detailed information.

Eligible Individuals

Employees who are enrolled in any County sponsored health coverage have the right to continue that coverage upon the occurrence of a "qualifying event" for 18 months. Employees who are disabled at the time of the original qualifying event have the right to continue existing coverage for up to 11 additional months for a total of 29 consecutive months of coverage. Dependents (eligible spouses and children) who are enrolled in any County sponsored health coverage have the right to continue that coverage upon the occurrence of a "qualifying event" for 36 months. These rates may differ from your rates as an active employee.

Qualifying Events

- Employee termination (voluntary or involuntary as long as the employee was not discharged due to gross misconduct).
- Reduction in hours of work for the County to less than 15 hours a week.
- Legal separation or divorce of a covered spouse from a covered employee or retiree.
- A covered child ceases to be eligible for coverage as a dependent as described under "Termination of Coverage."

You must contact the Benefits and Pensions Division in writing within 30 days of the qualifying event. Detailed information on the continuation of their benefits will be sent to the eligible individual. Under "Qualifying Events" 3 or 4 above, either the employee, covered spouse, or dependent must notify the County within 30 days of the qualifying event. If notification is made after the event, no refunds for health benefit premiums will be made. This will apply even if the event results in a reduction in coverage.

Payment of Premiums

COBRA payments are due by the 1st of the month for the same month's coverage. Coverage will be terminated if payment is not received within 30 days of the due date. Payments may only be paid by cash, certified check, cashier's check, or money order. All payments should be payable to "Prince George's County Government" and sent to the Benefits and Pensions Division.

Change of Beneficiary or Name

You may change your beneficiary(ies) at any time. Complete the form titled "Comprehensive Beneficiary Form" and return it to the Benefits and Pensions Division. Use the same form to make changes to your name upon your marriage, divorce, etc. The beneficiary form must be signed and dated.

FIRE CIVILIAN RETIREES RETIRED AFTER 7/1/1998 & POLICE CIVILIANS RETIRED AFTER 7/1/1996

	Participant Monthly	County Monthly	Total Monthly
Medical			
Kaiser Permanente			
Individual	\$123.89	\$371.68	\$495.57
Two-Person	\$247.19	\$741.57	\$988.76
Family	\$358.16	\$1,074.48	\$1,432.64
One Senior	\$77.61	\$232.82	\$310.43
Two Seniors	\$154.62	\$463.87	\$618.49
Senior + Individual	\$216.69	\$650.06	\$866.74
Cigna HMO			
Individual	\$135.86	\$407.58	\$543.44
Two-Person	\$271.71	\$815.14	\$1,086.85
Family	\$379.92	\$1,139.75	\$1,519.67
One Senior	\$75.99	\$227.96	\$303.94
Two Seniors	\$153.26	\$459.79	\$613.05
Senior + Individual	\$212.53	\$637.60	\$850.13
Cigna PPO			
Individual	\$212.84	\$496.63	\$709.47
Two-Person	\$429.19	\$1,001.43	\$1,430.62
Family	\$602.72	\$1,406.34	\$2,009.06
One Senior	\$82.16	\$191.70	\$273.86
Two Seniors	\$165.64	\$386.50	\$552.14
Senior + Individual	\$296.31	\$691.39	\$987.70

	Participant Monthly	County Monthly	Total Monthly		
Prescription					
Express Scripts					
Individual	\$26.55	\$150.42	\$176.97		
Two-Person	\$53.43	\$302.75	\$356.18		
Family	\$68.24	\$386.69	\$454.93		
Vision					
VSP Base Plan					
Individual	\$1.16	\$6.60	\$7.76		
Family	\$2.47	\$14.00	\$16.47		
VSP Buy-Up Plan					
Individual	\$1.93	\$10.94	\$12.87		
Family	\$5.04	\$28.55	\$33.59		
Dental					
Aetna Dental DMO					
Individual	\$25.93	N/A	\$25.93		
Two-Person	\$40.66	N/A	\$40.66		
Family	\$51.94	N/A	\$51.94		
Aetna Dental PPO					
Individual	\$40.09	N/A	\$40.09		
Two-Person	\$73.24	N/A	\$73.24		
Family	\$108.34	N/A	\$108.34		

Medical HMO – County pays 75% and Employee pays 25% Medical PPO – County pays 70% and Employee pays 30% Prescription and Vision – County pays 85% and Employee pays 15%

POLICE, FIRE, & CORRECTIONS RETIREES RETIRED BEFORE 02/01/2018

	Participant Monthly	County Monthly	Total Monthly
Medical			
Kaiser Permanente			
Individual	\$109.03	\$386.54	\$495.57
Two-Person	\$217.53	\$771.23	\$988.76
Family	\$315.18	\$1,117.46	\$1,432.64
One Senior	\$68.29	\$242.14	\$310.43
Two Seniors	\$136.07	\$482.42	\$618.49
Senior + Individual	\$190.68	\$676.06	\$866.74
Cigna HMO			
Individual	\$119.56	\$423.88	\$543.44
Two-Person	\$239.11	\$847.74	\$1,086.85
Family	\$334.33	\$1,185.34	\$1,519.67
One Senior	\$66.87	\$237.07	\$303.94
Two Seniors	\$134.87	\$478.18	\$613.05
Senior + Individual	\$187.03	\$663.10	\$850.13
Cigna PPO			
Individual	\$191.56	\$517.91	\$709.47
Two-Person	\$386.27	\$1,044.35	\$1,430.62
Family	\$542.45	\$1,466.61	\$2,009.06
One Senior	\$73.94	\$199.92	\$273.86
Two Seniors	\$149.08	\$403.06	\$552.14
Senior + Individual	\$266.68	\$721.02	\$987.70

	Participant Monthly	County Monthly	Total Monthly			
Prescription	Prescription					
Express Scripts						
Individual	\$21.24	\$155.73	\$176.97			
Two-Person	\$42.74	\$313.44	\$356.18			
Family	\$54.59	\$400.34	\$454.93			
Vision						
VSP Base Plan						
Individual	\$0.93	\$6.83	\$7.76			
Family	\$1.98	\$14.49	\$16.47			
VSP Buy-Up Plan						
Individual	\$1.54	\$11.33	\$12.87			
Family	\$4.03	\$29.56	\$33.59			
Dental						
Aetna Dental DMO						
Individual	\$29.53	N/A	\$25.93			
Two-Person	\$40.66	N/A	\$40.66			
Family	\$51.94	N/A	\$51.94			
Aetna Dental PPO						
Individual	\$40.09	N/A	\$40.09			
Two-Person	\$73.24	N/A	\$73.24			
Family	\$108.34	N/A	\$108.34			

Medical HMO – County pays 78% and Employee pays 22% Medical PPO – County pays 73% and Employee pays 27% Prescription and Vision – County pays 88% and Employee pays 12%

SHERIFF RETIREES RETIRED BEFORE 02/01/2018

	Participant Monthly	County Monthly	Total Monthly
Medical			
Kaiser Permanente			
Individual	\$109.03	\$386.54	\$495.57
Two-Person	\$217.53	\$771.23	\$988.76
Family	\$315.18	\$1,117.46	\$1,432.64
One Senior	\$68.29	\$242.14	\$310.43
Two Seniors	\$136.07	\$482.42	\$618.49
Senior + Individual	\$190.68	\$676.06	\$866.74
Cigna HMO			
Individual	\$119.56	\$423.88	\$543.44
Two-Person	\$239.11	\$847.74	\$1,086.85
Family	\$334.33	\$1,185.34	\$1,519.67
One Senior	\$66.87	\$237.07	\$303.94
Two Seniors	\$134.87	\$478.18	\$613.05
Senior + Individual	\$187.03	\$663.10	\$850.13
Cigna PPO			
Individual	\$191.56	\$517.91	\$709.47
Two-Person	\$386.27	\$1,044.35	\$1,430.62
Family	\$542.45	\$1,466.61	\$2,009.06
One Senior	\$73.94	\$199.92	\$273.86
Two Seniors	\$149.08	\$403.06	\$552.14
Senior + Individual	\$266.68	\$721.02	\$987.70

	Participant Monthly	County Monthly	Total Monthly
Prescription			
Express Scripts			
Individual	\$21.24	\$155.73	\$176.97
Two-Person	\$42.74	\$313.44	\$356.18
Family	\$54.59	\$400.34	\$454.93
Vision			
VSP Base Plan			
Individual	\$7.76	N/A	\$7.76
Family	\$16.47	N/A	\$16.47
VSP Buy-Up Plan			
Individual	\$12.87	N/A	\$12.87
Family	\$33.59	N/A	\$33.59
Dental			
Aetna Dental DMO			
Individual	\$25.93	N/A	\$25.93
Two-Person	\$40.66	N/A	\$40.66
Family	\$51.94	N/A	\$51.94
Aetna Dental PPO			
Individual	\$40.09	N/A	\$40.09
Two-Person	\$73.24	N/A	\$73.24
Family	\$108.34	N/A	\$108.34

Medical HMO – County pays 78% and Employee pays 22% Medical PPO – County pays 73% and Employee pays 27% Prescription – County pays 88% and Employee pays 12%

ALL OTHER RETIREES, SURVIVING SPOUSES, AND COBRA*

	Participant Monthly	County Monthly	Total Monthly	COBRA Monthly
Medical				
Kaiser Permanente	2			
Individual	\$123.89	\$371.68	\$495.57	\$505.48
Two-Person	\$247.19	\$741.57	\$988.76	\$1,008.54
Family	\$358.16	\$1,074.48	\$1,432.64	\$1,461.29
One Senior	\$77.61	\$232.82	\$310.43	\$316.64
Two Seniors	\$154.62	\$463.87	\$618.49	\$630.86
Senior + Individual	\$216.69	\$650.06	\$866.74	\$884.07
Cigna HMO				
Individual	\$135.86	\$407.58	\$543.44	\$554.31
Two-Person	\$271.71	\$815.14	\$1,086.85	\$1,108.59
Family	\$379.92	\$1,139.75	\$1,519.67	\$1,550.06
One Senior	\$75.99	\$227.96	\$303.94	\$310.02
Two Seniors	\$153.26	\$459.79	\$613.05	\$625.31
Senior + Individual	\$212.53	\$637.60	\$850.13	\$867.13
Cigna PPO				
Individual	\$212.84	\$496.63	\$709.47	\$723.66
Two-Person	\$429.19	\$1,001.43	\$1,430.62	\$1,459.23
Family	\$602.72	\$1,406.34	\$2,009.06	\$2,049.24
One Senior	\$82.16	\$191.70	\$273.86	\$279.34
Two Seniors	\$165.64	\$386.50	\$552.14	\$563.18
Senior + Individual	\$296.31	\$691.39	\$987.70	\$1,007.45

	Participant Monthly	County Monthly	Total Monthly	COBRA Monthly
Prescription				
Express Scripts				
Individual	\$132.73	\$44.24	\$176.97	\$180.51
Two-Person	\$267.14	\$89.05	\$356.18	\$363.30
Family	\$341.20	\$113.73	\$454.93	\$464.03
Vision				
VSP Base Plan				
Individual	\$7.76	N/A	\$7.76	\$7.92
Family	\$16.47	N/A	\$16.47	\$16.80
VSP Buy-Up Plan				
Individual	\$12.87	N/A	\$12.87	\$13.13
Family	\$33.59	N/A	\$33.59	\$34.26
Dental				
Aetna Dental DM0)			
Individual	\$25.93	N/A	\$25.93	\$26.45
Two-Person	\$40.66	N/A	\$40.66	\$41.47
Family	\$51.94	N/A	\$51.94	\$52.98
Aetna Dental PPO				
Individual	\$40.09	N/A	\$40.09	\$40.89
Two-Person	\$73.24	N/A	\$73.24	\$74.70
Family	\$108.34	N/A	\$108.34	\$110.51

Medical HMO – County pays 75% and Employee pays 25% Medical PPO – County pays 70% and Employee pays 30% Prescription – County pays 25% and Employee pays 75%

* COBRA includes an additional 2% administrative fee.

POLICE, FIRE, CORRECTIONS RETIREES RETIRING ON OR AFTER 02/01/2018

	Participant Monthly	County Monthly	Total Monthly
Medical			
Kaiser Permanente			
Individual	\$123.89	\$371.68	\$495.57
Two-Person	\$247.19	\$741.57	\$988.76
Family	\$358.16	\$1,074.48	\$1,432.64
One Senior	\$77.61	\$232.82	\$310.43
Two Seniors	\$154.62	\$463.87	\$618.49
Senior + Individual	\$216.69	\$650.06	\$866.74
Cigna HMO			
Individual	\$135.86	\$407.58	\$543.44
Two-Person	\$271.71	\$815.14	\$1,086.85
Family	\$379.92	\$1,139.75	\$1,519.67
One Senior	\$75.99	\$227.96	\$303.94
Two Seniors	\$153.26	\$459.79	\$613.05
Senior + Individual	\$212.53	\$637.60	\$850.13
Cigna PPO			
Individual	\$212.84	\$496.63	\$709.47
Two-Person	\$429.19	\$1,001.43	\$1,430.62
Family	\$602.72	\$1,406.34	\$2,009.06
One Senior	\$82.16	\$191.70	\$273.86
Two Seniors	\$165.64	\$386.50	\$552.14
Senior + Individual	\$296.31	\$691.39	\$987.70

	Participant Monthly	County Monthly	Total Monthly
Prescription			
Express Scripts			
Individual	\$26.55	\$150.42	\$176.97
Two-Person	\$53.43	\$302.75	\$356.18
Family	\$68.24	\$386.69	\$454.93
Vision			
VSP Base Plan			
Individual	\$1.16	\$6.60	\$7.76
Family	\$2.47	\$14.00	\$16.47
VSP Buy-Up Plan			
Individual	\$1.93	\$10.94	\$12.87
Family	\$5.04	\$28.55	\$33.59
Dental			
Aetna Dental DMO			
Individual	\$25.93	N/A	\$25.93
Two-Person	\$40.66	N/A	\$40.66
Family	\$51.94	N/A	\$51.94
Aetna Dental PPO			
Individual	\$40.09	N/A	\$40.09
Two-Person	\$73.24	N/A	\$73.24
Family	\$108.34	N/A	\$108.34

Medical HMO – County pays 75% and Employee pays 25% Medical PPO – County pays 70% and Employee pays 30% Prescription and Vision – County pays 85% and Employee pays 15%

SHERIFF RETIREES RETIRING ON OR AFTER 02/01/2018

	Participant Monthly	County Monthly	Total Monthly
Medical			
Kaiser Permanente			
Individual	\$123.89	\$371.68	\$495.57
Two-Person	\$247.19	\$741.57	\$988.76
Family	\$358.16	\$1,074.48	\$1,432.64
One Senior	\$77.61	\$232.82	\$310.43
Two Seniors	\$154.62	\$463.87	\$618.49
Senior + Individual	\$216.69	\$650.06	\$866.74
Cigna HMO			
Individual	\$135.86	\$407.58	\$543.44
Two-Person	\$271.71	\$815.14	\$1,086.85
Family	\$379.92	\$1,139.75	\$1,519.67
One Senior	\$75.99	\$227.96	\$303.94
Two Seniors	\$153.26	\$459.79	\$613.05
Senior + Individual	\$212.53	\$637.60	\$850.13
Cigna PPO			
Individual	\$212.84	\$496.63	\$709.47
Two-Person	\$429.19	\$1,001.43	\$1,430.62
Family	\$602.72	\$1,406.34	\$2,009.06
One Senior	\$82.16	\$191.70	\$273.86
Two Seniors	\$165.64	\$386.50	\$552.14
Senior + Individual	\$296.31	\$691.39	\$987.70

	Participant Monthly	County Monthly	Total Monthly
Prescription			
Express Scripts			
Individual	\$26.55	\$150.42	\$176.97
Two-Person	\$53.43	\$302.75	\$356.18
Family	\$68.24	\$386.69	\$454.93
Vision			
VSP Base Plan			
Individual	\$7.76	N/A	\$7.76
Family	\$16.47	N/A	\$16.47
VSP Buy-Up Plan			
Individual	\$12.87	N/A	\$12.87
Family	\$33.59	N/A	\$33.59
Dental			
Aetna Dental DMO			
Individual	\$25.93	N/A	\$25.93
Two-Person	\$40.66	N/A	\$40.66
Family	\$51.94	N/A	\$51.94
Aetna Dental PPO			
Individual	\$40.09	N/A	\$40.09
Two-Person	\$73.24	N/A	\$73.24
Family	\$108.34	N/A	\$108.34

Medical HMO – County pays 75% and Employee pays 25% Medical PPO – County pays 70% and Employee pays 30% Prescription – County pays 85% and Employee pays 15%



ENROLLMENT/CHANGE FORM - RETIREE/COBRA/SURVIVING SPOUSE

SOCIAL SECURITY #:	DATE OF BIRTH:	EFFECTIVE DATE:	GENDER: M or F	Reason – Change in Family Status		Submit copy of Birth Certificate as soon as received.	Vision	Base Plan Buy-Up Plan Individual Individual Family Eamily No Coverage	Other Health Coverage: Must be completed if you or your dependents have other coverage. Name of Carrier:		CIRCLE BIRTH DATE ONE	ADD DROP	:S (if needed):	By signing this form, I understand that I cannot make changes during the plan year unless there is a family status change and I complete a benefits form within 30 days of the event. Rules for the plan changes will vary depending on my status. This form authorizes any licensed physician, hospital or health care provider to furnish my health plan with such medical information about myself and any eligible dependent as needed. I understand that my coverage and benefits may be adversely affected by my failure to provide complete and accurate information.	Date
800	DAT	EFF	EMAIL:	Activity Requested	(s)	t copy of Birth Cer	Prescription	☐ Individual ☐ Two-Person ☐ Family ☐ No Coverage	Other Health Cov your dependents h	Policy Number:	PRIMARY CARE PHYSICIAN		lents must select a led under your cho ation below.	ear unless there is a epending on my staredical information at ted by my failure to	
		ZIP:		Activity F	Enroll Self Enroll Spouse Enroll Spouse Enroll Dependent(s) Reinstate Coverage Remove Spouse Remove Dependent Switch to New Plan Other:		Dental Coverage	Z. S.	Dental DMO (Aetna Form must also be Completed for Dentist Selection).		CIRCLE COVERAGE	RX VIS DEN RX VIS DEN RX VIS DEN RX VIS DEN	and your depend ovided or exclud gning this applic	during the plan ye hanges will vary d plan with such me be adversely affect	
			HOME:		Surviving Spouse Surviving Dependent COBRA Assessor Judge Other	Attach documentation (i.e. Marriage License, Divorce Decree, etc.).	Dental C	☐ Individual☐ Two-Person☐ Family☐ No Coverage	☐ Dental DMO (Aetna Form must also Completed for Dentist Selection).	☐ Dental PPO	RELATION CO	Spouse MED MED MED MED MED MED	EXPLAIN BENEFIT CHANGES (if needed):	not make changes tules for the plan c furnish my health and benefits may b	
				Status		larriage Licer	o o	One Senior Two Seniors Individual plus Senior			S# REI	σ	S (if needed): HMO or the D penefits and s of that healt	and that I canr f the event. R are provider to my coverage a	Signature
			٢	S	Retired MSRS Retired Police Officer Retired Fire Fighter, Paramedic, ERT Retired Correctional Officer Retired DeputY Sheriff	ntation (i.e. N	Medical Coverage		al Plan:	hysician (PCI	ý		FIT CHANGE aiser Medical erning your bes Departmer	orm, I understε him 30 days o tal or health α derstand that I	<u>\overline{\sigma} \end{array}</u>
NAME:	STREET:	CITY/STATE:	PHONE: WORK:		 □ Retired MSRS □ Retired Police Officer □ Retired Fire Fighter, Paramedic, ERT □ Retired Correctional Officer □ Retired DeputY Sheriff 	Attach documer	Med	☐ Individual ☐ Two-Person ☐ Family ☐ No Coverage	Name of Medical Plan:	Primary Care Physician (PCP):	DEPENDENTS	+ 01 to 4	EXPLAIN BENEFIT CHANGES If enrolled in Kaiser Medical HI questions concerning your be Member Services Department	By signing this form, I underst benefits form within 30 days c physician, hospital or health c as needed. I understand that information.	



PRINCE GEORGE'S COUNTY GOVERNMENT BENEFITS AND PENSIONS DIVISION 1400 MCCORMICK DRIVE, SUITE 245, LARGO, MD 20774

FOR OFFICE USE ONLY Transmitted:

AETNA DMO DENTAL PLAN PRIMARY CARE DENTIST (PCD) ELECTION FORM ACTIVE EMPLOYEE / RETIREE

STEP 1: Please PRINT or TYPE when you complete this form.				
NAME:	SOCIAI	SOCIAL SECURITY #:	'Y #:	
DATE OF BIRTH:	EFFECT	TIVE DATI	EFFECTIVE DATE OF COVERAGE:	GE:
STREET:	PHONE	PHONE-WORK-HOME:	ОМЕ:	
CITY/STATE:	ZIP:		DEPT:	
REASON: □ Open Enrollment □ New Employee Hire Date:		Date of Event:	ent:	
STEP 2: Complete this section for you and the dependent (s) you are adding to the DMO dental plan as of the above effective date. If you fail to select a Primary Care Dentist, it will result in you not being able to utilize the DMO dental plan henefits on or after the effective date of your coverage.	e adding to the result in yo	ne DMO de u not being	ntal plan as of tl	he above
	- - - - -		-	
FULL NAME (PRINT) First Middle Initial Last Relationship	Social Security Sex No.	ty DOB	Primary Care Dentist	Office ID #
SPOUSE				
STEP 3: You must complete this section with the Primary Care Dentist's address.	re Dentist's	address.		
STREET:				
CITY/STATE:		ZIP CODE:	ii.	
י וייייייייייייייייייייייייייייייייייי				
STEP 4: Kead the statement below and sign your name. Ry signing this form Tunderstand that my Aetha DMO dental plan premiums will be deducted on a pre-tax basis. No	nreminms w	ill be deduc	ted on a pre-tax	No No
changes can be made to my dental plan enrollment during the plan year unless there is a family status change and I complete a benefits form within 30 days of the event. This form authorizes any licensed physician, hospital, or healthcare provider to furnish my health plan with such medical information about myself and any eligible dependent, as needed. I understand that my coverage and benefits may be adversely affected by my failure to provide complete and accurate information.	year unless that the transfer of the transfer	tere is a fan licensed pl ut myself a vy my failur	ily status chang ily status chang iysician, hospita nd any eligible e to provide cor	ge and I il, or dependent, as mplete and
Signature			Date	

