

Morgan Informant

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Health Benefits Open Enrollment State of Maryland- Department of Budget and Management April 26, 2011 through May 26, 2011

The season is here to **enroll** in health benefit plans offered by the State of Maryland or **make changes** to your existing plans! Open Enrollment began on *April 26, 2011 and continues through May 26, 2011*. There will be no correction period beyond these thirty (30) days of open enrollment.

Premium Rates

The premium rates for 2011-2012 may be viewed at:

<http://dbm.maryland.gov/benefits/Documents/PlanYear2012/OESupplementRates.pdf>

If you are not making any changes to your current benefits, your benefits will automatically rollover into the new year with an effective date of **July 1, 2011**, with the exception of flexible spending accounts. You must re-enroll in the flexible spending account each year.

Who is Eligible?

- ✦ Legal Spouse
- ✦ Dependent child(ren) up to age 26
- ✦ Same sex domestic partner and the partner's child(ren)

What Health Benefits are Available?

- ✦ Medical-8 Plan Choices: 2 PPO's, 3 POS's and 3 EPO's: (CareFirst BCBS, Aetna and UnitedHealthCare)
- ✦ Prescription Drug Plan
- ✦ Vision Care Plan combined with your Medical Plan
- ✦ United Concordia Dental Plans-DHMO and DPPO
- ✦ METLIFE Term Insurance and Personal Accident & Dismemberment Insurance
- ✦ Prudential Long Term Care Insurance-you must enroll directly with the company
- ✦ Flexible Spending Accounts

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Employee Re-Enrollment Requirements

Employees must re-enroll for flexible spending accounts to continue participation in the *health and/or dependent care accounts*.

All open enrollment packets for regular employees were sent to the employee's home address. *Contractual employees with benefits* will receive direct pay packets at their home address.

Regular employees who receive a yellow pre-printed form, must access the IVR telephone system to make benefit changes. The telephone number is 410-669-3893 or 1-888-578-6434. The TTY/TDD number is 410-333-5244. To access information, regular employees need a Personal Identification Number (PIN). The PIN is the employee's month and day of birth (e.g. If an employee is born April 12th, the PIN is "0412").

Anyone hired as an active regular employee after March 4, 2011 will not receive a pre-printed form in the mail, however, the employee will be able to use the IVR system.

A supply of enrollment forms for employees who did not receive an open enrollment packet will be available in the Office of Human Resources. Forms may also be obtained online, via the following website: www.dbm.maryland.gov. Click on "Health Benefits", then "Forms."

Any questions, please contact the Benefits Coordinator, Mrs. Armstrong, at 443-885-4413 or her HR Assistant, Mrs. Moore-Lacks at 443-885-4106.



SICK LEAVE BANK OPEN ENROLLMENT

SICK LEAVE BANK OPEN ENROLLMENT –April 26, 2011 to May 26, 2011

The **Sick Leave Bank Open Enrollment** will be conducted during the same dates as the health benefits open enrollment. Employees can donate any one of the following types of leave to join the sick leave bank: Personal, Annual or Sick leave (the employee must have a balance of 240 hours of sick leave after the donation). Enrollment forms may be obtained from the Office of Human Resources. **Donations to the sick leave bank are only allowed during the open enrollment period or within the first 60 days of employment.**



Prescription Drug Plan Changes Effective July 1, 2011

RETAIL

Type of Drug	Prescriptions for 1-45 days	Prescriptions for 46-90 days
Generic	\$10	\$20
Preferred Brand	\$25	\$50
Non-Preferred Brand	\$40	\$80

MAIL ORDER

Type of Drug	Prescriptions 1-45 days	Prescriptions for 46-90 days
Generic	\$10	\$20
Preferred Brand	\$25	\$50
Non-Preferred Brand	\$40	\$80

- ◇ Annual out of pocket cap for **active** employees increases to \$1000 per individual/\$1500 per family.
- ◇ Annual out of pocket cap for **retirees** increases to \$1500 per individual/\$2000 per family.
- ◇ Retiree premium contribution for prescription drug coverage increases to 25% of the total premium (State will pay 75%).

Changes effective July 1, 2020

- ◇ Medicare eligible retirees will receive their prescription drug coverage through Medicare Part D rather than the State.
- ◇ Spouses and dependents of a Medicare eligible retiree will continue to receive prescription drug coverage through the State of Maryland

Governor's Pension Reform Changes effective July 1, 2011

Current Employees

Teachers and Employee's Pension Systems:

	Currently	Approved Reforms- 7/1/11
Employee Contribution	5% of salary	7% of salary
Benefit Multiplier	1.8%	1.8%
Cost of Living Adjustment	Annual Retiree COLA linked to Consumer Price Index (CPI) with a cap of 3% per year	COLA remains linked to CPA but capped at: 2.5% if target rate of return for investments in prior year is achieved. 1% if investment target is not met Applies to credit earned by current and new employees after 7/1/2011

New Hires On and After July 1, 2011:

For those hired from July 1, 2011– state employees, teachers and employees of all participating governmental units—a defined benefit plan is retained.

	Currently	Approved Reforms – Eff. 7/1/11
Employee Contribution	5% of salary	7% of salary
Benefit Multiplier	1.8%	1.5%
Average Final Compensation	Calculated based on highest 3 consecutive years	Calculated based on highest 5 consecutive years
Full Service Retirement	30 years or: Age 65 with 2 years Age 64 with 3 years Age 63 with 4 years Age 62 with 5 years	Rule of 90 (sum of age and service must equal 90) or age 65 with 10 years
Early Service Retirement	Age 55 with 15 years	Age 60 with 15 years
Vesting	5 years	10 years
Cost of Living Adjustment (COLA)	Annual Retiree COLA linked to Consumer Price Index (CPI) with a cap of 3% per year	COLA remains linked to CPI but capped at 2.5% if target rate of return for investments in prior year is achieved. 1% if investment target is not met Applies to credit earned by current and new employees after 7/1/2011

Teachers and Employees' Retirement Systems:

There are no recommended changes that would affect these systems.

Law Enforcement Officers Pension System (LEOPS)

	Currently	Approved Reform-Eff. 7/1/11
Employee Contribution	4% of salary	6% FY 2012 and 7% FY 2013 and beyond (Current and new hires)
Average Final Compensation	Calculated using 3 highest consecutive years of compensation	Calculated using 5 highest consecutive years of compensation (new hires only)
Vesting	5 years	10 years (new hires only)

<i>(LEOPS Cont'd)</i> Cost of Living	Annual Retiree COLA linked to Consumer Price Index (CPI) with a cap of 3% per year	COLA Remains linked to CPI but capped at: 2.5% if target rate of return for investments in prior year is achieved. 1% if investment target is not met Applies to credit earned by current and new employees after 7/1/2011
Deferred Retirement Option Program (DROP)	Accounts earn interest at the rate of 6% compounded monthly	Accounts earn interest at the rate of 4% compounded annually Applies to new accounts on 7/1/2011

Employers that elected to remain in the Non-Contributory Pension System or the Contributory Pension System would be required to place their new employees in the Reformed Contributory Pension Benefits as of 7/1/2011.



Nationwide Retirement Solutions - ROTH 457 (b) and Roth 401(k) Highlights

The Roth 401(k) and Roth 457(b) accounts have been added to the MD supplemental retirement plans. Call to get started today: 1-800-545-4730 or access - MarylandDC.com.

Our agent, Kerri K. Green, CRC, visits our campus monthly to conduct individual counseling sessions and may be reached at 410-804-4897 to arrange your appointment. Also, you may email her at greenk16@nationwide.com.

Should you elect to establish a designated Roth account; the account will not be subject to Federal or Maryland income taxes.

Want More Information?

Visit the State of Maryland's website: www.msrp.state.md.us



No More Pay Stubs



Have you signed up for POSC? Don't you want to view your pay stub, obtain your W2, or sign up for Direct Deposit?

The State of Maryland is **GOING GREEN!** Effective July 1, 2010, the Central Payroll Bureau (CPB) eliminated paper pay stubs and implemented the Payroll Online Service Center (POSC), a secure online service. *This is an initiative to reduce or eliminate the use of printed paper.*

The CPB will no longer print and mail direct deposit pay advices. Visit POSC for enrollment instructions and to view other online services offered. The web address: <http://compnet.comp.state.md.us/cpb>.

HOW TO ENROLL

To complete the signup process and establish a Login ID & Password, employees will be required to supply the following information:

- ✦ Social Security Number
- ✦ Date of Birth
- ✦ Agency Number & Check/Advice Number from recent pay stub.

If you need further assistance, please contact MSU's Payroll Office at 443-885-3206.

