



# Open Enrollment FAQ

## What is Open Enrollment?

Open Enrollment is the designated annual period when employees can review their current benefit elections and make any necessary changes.

## When is Open Enrollment?

Open Enrollment begins Friday, November 1, 2019 and ends on Friday, November 15, 2019 at 11:59 p.m.

## Do I need to act during Open Enrollment if I'm satisfied with my current elections and do not plan to add new dependents?

No. If you are satisfied with your current benefits and have no new dependents to add, then you do not have to take any action this year. Your elections will carry over to the 2020 plan year; however, the costs will reflect the 2020 contribution amounts.

*Note: If you have a Health Care Flexible Spending Account or Dependent Care Flexible Spending Account, you must re-enroll as these elections do not roll over. If you make your elections online, you will also see your 2020 per-pay-period costs, so you can plan accordingly.*

## When do changes made during Open Enrollment go into effect?

For employees paid biweekly, changes made during Open Enrollment will be effective January 2020.

## Will my health and dental insurance premiums change?

Yes, the rates for benefits typically change. The rates are available online at [www.princegeorgescountymd.gov/oe](http://www.princegeorgescountymd.gov/oe). If you do not make any changes during Open Enrollment, your premium will be adjusted according to your current plan election.

## How can I make changes to my benefit elections?

All changes are made through Employee Self Service (ESS). You can access ESS at <https://portal.sap.mypgc.us> on any computer with internet access.

## Can I make changes from my computer at home?

Yes, visit <https://portal.sap.mypgc.us> to make benefit elections from any computer with internet access.

## I will be out of the office during Open Enrollment. Can I make elections when I return?

The Open Enrollment deadline is Friday, November 15 at 11:59 p.m., so all elections must be made by that time. Employee Self-Services is available at <https://portal.sap.mypgc.us> on any computer with internet access. You may also make elections using your tablet or mobile device.

## What if I need assistance with Employee Self-Service or don't have access to a computer?

Employees who need ESS assistance or access to a computer may come to the OHRM Open Enrollment Computer Sessions:

Event	Date	Time	Location
Computer Session	Wed. 11/6	10a-2p	RMS Building, 1400 McCormick Drive, <b>REC Computer Lab</b> , Largo
Computer Session	Thu. 11/7	10a-2p	CAB Building, 14741 Governor Oden Bowie Dr., <b>3rd Floor, 3087</b> , Upper Marlboro
Computer Session	Fri. 11/8	12:30-4p	MOC Building, 8400 D'Arcy Road, <b>Operations Center</b> , Forestville
Computer Session	Tue. 11/12	12:30-4p	MOC Building, 8400 D'Arcy Road, <b>Operations Center</b> , Forestville
Computer Session	Wed. 11/13	10a-2p	CAB Building, 14741 Governor Oden Bowie Dr., <b>3rd Floor, 3087</b> , Upper Marlboro
Computer Session	Fri. 11/15	10a-4p	RMS Building, 1400 McCormick Drive, <b>REC Computer Lab</b> , Largo, MD 20774

## When is the best time to contact the OHRM Benefits and Pensions Administration?

OHRM Benefits and Pension Administration call volumes are highest during the first two and the last three days of the Open Enrollment period. Call volumes are lowest early morning (8:30 a.m. to 10 a.m.) or late afternoon (2 p.m. to 5 p.m.) Tuesday through Thursday. The OHRM Benefits and Pensions Administration can be reached during Open Enrollment at our Open Enrollment Call Center **301-883-6682**, November 1-15, from 8:30 a.m. to 5 p.m. or at [benefits@co.pg.md.us](mailto:benefits@co.pg.md.us).

## **I reviewed my Benefits Election Summary and noticed I elected the wrong plan after Open Enrollment ended. Can I change this?**

Yes. The County allows corrections to be made to Open Enrollment elections. The correction period deadline is November 22, 2019.

## **I reviewed my first paycheck in January 2020 and the deductions are not correct. Who can I contact to update this information?**

Your first paycheck in January will show deductions from the 2020 plan year. If your reductions are not correct after these dates, please contact OHRM Benefits and Retirement Administration at [benefits@co.pg.md.us](mailto:benefits@co.pg.md.us).

## **Are there any new plan offerings for Open Enrollment 2020?**

There are no additional plans for 2020. To help you make an informed decision about your benefits, OHRM encourages you to attend an Open Enrollment benefits fair (the complete schedule is available at [www.princegeorgescountymd.gov/oe](http://www.princegeorgescountymd.gov/oe)). You should also review your current benefits elections and update beneficiaries at this time.

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

## **What else do I need to know for Open Enrollment 2020?**

- **2020 Prince George's County Government Employee Healthcare Benefits Providers Employee Premium Costs**  
As health care 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 again in 2020. The County will take on the majority of this increase, but some of this cost will be shared with employees. We can work together to help keep cost increases at a minimum by using network doctors, wellness resources, and generic instead of brand name prescription drugs.
- **Increased 2020 Pre-Tax Contribution Limit for Health Care FSAs**  
The 2020 pre-tax contribution limit for Health Care Flexible Spending Accounts (HCFSA) is \$2,750. This is a \$50 increase over the 2019 limit. The limit is effective January 1, 2020.
- **Increased 2020 Retirement Plan Contribution Limits**  
The 2020 elective deferral limit for 457 (b) plans increased to \$19,500. This is a \$500 increase from 2019. The 2020 Age 50 Catch-up Limit will also go up by \$500 from \$25,000 in 2019 to \$25,500 in 2020.
- **Extra Life Insurance (XLI)**  
Elections of more than three (3) times your base salary and/or election resulting in \$300,000 or more requires the completion of an Evidence of Insurability (EOI) form. If you are enrolling in the XLI for the first time during open enrollment, EOI is required. If you do not complete the EOI your coverage will be cancelled. If you are currently enrolled in the XLI plan, you can increase the coverage by 1 times your base salary up to \$300,000 without EOI. The XLI premiums are based on your salary and age. This premium is deducted from the first paycheck of each month and is an after-tax deduction.
- **Enrolling in CIGNA Medical Plans**  
The County's Cigna Open Access Plus In-Network (OAPN-HMO) and Open Access Plus OAP (OAP-PPO) In-Network option medical plans have a national provider network that has participating providers in most areas across the country. The Benefits Division encourages you to make sure the provider participates in the network by asking if they accept the Cigna OAPN-HMO or OAP-PPO medical plan. You can also call Cigna at 1-800-244-6224 to speak with a representative or access [www.mycigna.com](http://www.mycigna.com) to locate a participating provider under the medical plans.
- **Enrolling in Aetna Dental Plans**  
If you enroll in the Aetna DMO plan you must select a Primary Care Dentist (PCD) to use your coverage. The PCD has primary responsibility for managing your dental care. Each DMO member must select a PCD. You can switch your selection as frequently as once per month. To designate your PCD, visit [www.aetna.com](http://www.aetna.com) and click "login", call Member Services at 1-877-238-6200, or complete a PCD Election Form. If you choose a new PCD on or before the 15th of the month, the change will go into effect on the first day of the following month. For example, if you change your PCD on April 15, the change will take effect May 1, and if you change your PCD on April 16, the change will take effect on June 1. Dental PPO: Choose any dentist, find a network dentist by using the Aetna online directory at [www.aetna.com](http://www.aetna.com).

### **Medical and Prescription Opt-out Program**

If you do not want health insurance or prescription plan coverage through the Prince George's County Health Benefits program, you may be eligible to receive a stipend of up to \$400 annually for medical and \$200 annually for prescription by opting out of the County Health Benefits program. You must opt out through Employee Self-Service within thirty (30) days of your date hire or during the annual open enrollment period. You must forward proof of coverage within thirty (30) days of opting out to the Benefits Administration Division. Employees must re-enroll in the Health Opt-out program each year during the Annual Benefits Enrollment period by resubmitting your proof of coverage.

## **VOLUNTARY BENEFITS**

### **Do I Need to Meet with an Enrollment Benefits Specialist During Open Enrollment To Enroll in the Voluntary Benefit Plans?**

Yes, Enrollment Specialists from iBenefit will be on-site at each of the Open Enrollment Provider Sessions to assist you with the enrollment process. iBenefit Enrollment Specialist do not assist with changes to the voluntary benefit plans on site. You can contact the iBenefit Call Center at 1-877-242-1553. Please note, an Enrollment Benefits Specialist will ONLY assist you with understanding and enrolling in the voluntary (accident, enhanced Critical Illness, Whole Life, Short-Term Disability [STD] and Legal) benefit plans. If you are interested in the Aflac Supplemental Dental plan, you can either contact them at (410) 394-9617 or meet with an Aflac representative at one of the provider sessions.

### **If I am currently enrolled in a voluntary benefit plan and want to make a change (increase or decrease level of plan coverage) or want to cancel the plan what do I need to do?**

You must contact the provider directly to make a change to an existing plan(s) or to cancel Enrollment in a plan(s). The contact information for the voluntary benefit plan providers are outlined in the Open Enrollment Guide. iBenefit can provide you with a Customer Service Form that will allow you to make changes to the Unum plans only. Please forward the form directly to Unum. As noted above, you must contact the other carriers (Legal Shield, Legal Resources and Aflac) to make changes to those plans.

### **How Do I Cancel My Enrollment in the FOP Dental Plan?**

To cancel your enrollment in the FOP dental plan, you must contact the FOP directly by calling 301-952-0882. The change cannot be made through the County's online enrollment process.