



October 2, 2015

## **It's Open Enrollment Time!**

### **Open Enrollment Dates**

Monday, October 12, 2015 through Monday, November 9, 2015

#### **The following items are enclosed:**

- Open Enrollment Announcement
- What's New for Non-Medicare Retirees in 2016
- What's New for Medicare Retirees in 2016
- Retiree Enrollment/Change Form
- 2016 Retiree Premiums
- Medicare Retiree Prescription Plan Summary of Benefits (Copays)
- Benefit Health Fair Flyer
- Creditable Coverage Notice (If 65 years old or older)
- Beneficiary Designation/Change (If applicable)

Additional information on the other side 



# It's Open Enrollment Time!

## Open Enrollment Dates

Monday, October 12, 2015 through Monday, November 9, 2015

### What's Changing Effective January 1, 2016

#### Non-Medicare Retirees and Dependents

- Prescription Carrier – Cigna Prescription Plan (See enclosed What's New for Non-Medicare Retirees)
- Adding the Employee Assistance Program (EAP) (See enclosed flyer)
- Monthly Premiums (Cigna OAP, Cigna OAPIN, Cigna Dental HMO, Kaiser Permanente) (See enclosed Retiree Monthly Premiums)

### What Is Not Changing Effective January 1, 2016

#### Non-Medicare Retirees and Dependents

- CareFirst Dental and Vision Plans
- CareFirst Dental and Vision monthly premiums
- Cigna Medical Plan Copays
- Prescription Copays

### What's Changing Effective January 1, 2016

#### Medicare Retirees and Eligible Dependents

- Prescription Carrier – Cigna HealthSprings RX PDP (See enclosed What's New for Medicare Retirees)
- Monthly Premiums (Cigna Medicare Surround with RX, Cigna Medicare Surround without RX, and Kaiser Medicare Plus) (See enclosed monthly premiums)
- Prescription Copays (See enclosed Prescription Benefit Summary)

### What Is Not Changing Effective January 1, 2016

#### Medicare Retirees and Eligible Dependents

- CareFirst Dental and Vision Plans
- CareFirst Dental and Vision Monthly Premiums
- Cigna Medicare Plan Copays
- Kaiser Medicare Plan Copays



## **It's Open Enrollment Time!**

### **Open Enrollment Dates**

Monday, October 12, 2015 through Monday, November 9, 2015

#### **Frequently Asked Questions:**

**Q: If don't want to make any changes, do I have to notify Human Resources or complete a form to keep my benefits?**

A: No, You don't have to complete any forms and you don't have to notify Human Resources. The benefits you have in 2015 will automatically rollover to 2016.

**Q: If I want to make changes to my benefits for 2016, what do I do?**

A: Complete the enclosed Enrollment/Change Form. The form must be returned to Human Resources by Monday, November 16, 2015. The form can be mailed or faxed. Mailing address and fax number:

Community College of Baltimore County  
Human Resources - Open Enrollment  
BESS Bldg, Room 001  
800 South Rolling Road  
Catonsville, MD 21228  
Fax Number: 443-840-5049

Your requested change will go into effect on January 1, 2016. Forms received after Monday, November 16<sup>th</sup> will be not accepted.

#### **CCBC's Human Resources Department is "Going Green"**

In an effort to help protect the environment, the 2016 Retiree Benefit Guide is not included in the open enrollment packet this year. To view the 2016 Benefit Guide online, please follow the steps below:

1. Log onto [www.cbcmd.edu](http://www.cbcmd.edu)
2. Scroll to the bottom of the screen
3. "Click" on Faculty & Staff
4. Scroll until you see the gray boxes
5. "Click" on Helpful Links
6. "Click" on Retiree Connection
7. The 2016 Retiree Benefits Guide and 2016 Retiree Health Insurance Premiums are at the top of the page.

Additional information on the other side 



## **It's Open Enrollment Time!**

### **Open Enrollment Dates**

Monday, October 12, 2015 through Monday, November 9, 2015

#### **Don't have access to a computer?**

If you do not have computer access and wish to receive a benefit guide by mail, call the Benefits Help Line at 443-840-4398 or Anita Doll at 443-840-3278 or email [benefits@ccbcmd.edu](mailto:benefits@ccbcmd.edu). Hard copies of the benefit guide will be available at the Benefits Health Fairs. See the enclosed Benefits Health Fair Open Enrollment flyer.

If you have questions, call the Benefits Help Line at 443-840-4398 or Anita Doll at 443-840-3278 or email [benefits@ccbcmd.edu](mailto:benefits@ccbcmd.edu)

**During the open enrollment period, all calls will be returned within 48 hours.**

Sincerely,  
Kimberly Howard  
Benefits & Retirement Administrator

Enclosures