



# For Your Benefit

■ Montgomery County Public Schools ■ Rockville, Maryland ■

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SPRING

## HAVE YOU TAKEN THE NECESSARY STEPS to Save Money on Your Health Insurance Premiums in 2016?



BY NOW, YOU PROBABLY HAVE READ or heard about the Wellness Initiatives program that can help you save money on your health insurance premiums beginning in 2016. Maybe you have even made up your mind to participate.

This issue of *For Your Benefit* provides information about Wellness Initiatives, along with the steps you will need to take to receive the rate reductions being offered and avoid a surcharge. If you are covered by a Montgomery County Public Schools medical plan through CareFirst, Cigna, or Kaiser Permanente, be sure to give your full attention to this issue. **At a minimum, you will want to read** • “Take the [Wellness] Initiative: What You Need to Do” and • “Tobacco Free for 12 Months or More? Remember to Let Us Know During Fall Open Enrollment.” ■

### WELLNESS INITIATIVES: Reduce Your Share of Health Insurance Costs

Have you completed your biometric health screening and/or your medical insurance plan’s online health risk assessment? If you use tobacco products, have you considered quitting?

If you are covered by a Montgomery County Public Schools (MCPS) medical insurance plan through CareFirst, Cigna, or Kaiser Permanente and answered, “No,” to either of the above questions, then read on to find out how you can save money on your health insurance (medical, prescription, dental, and vision plans) beginning January 1, 2016.

Employee association agreements approved by the Montgomery County Board of Education for 2015–2017 established a Wellness Initiatives program. As explained in the winter 2015 issue of *For Your Benefit*, the program is designed to inform you about your health and help you reduce your share of health insurance premiums. There are three components to the Wellness

Initiatives program: a **biometric health screening**, a **health risk assessment**, and a **smoker surcharge**.\*

#### ■ Biometric Health Screening Effective January 1, 2016, MCPS

will pay an additional 1 percent of the total cost of your health insurance—reducing your contribution by 1 percent—if you complete a biometric health screening of your blood pressure, blood sugar, body mass index (BMI), and cholesterol by October 9, 2015—and yearly thereafter.\*\*Your health screening may be completed by your primary care physician or at one of your insurance plan’s screenings held in MCPS Central Office locations throughout the year.\*\*\* For many MCPS employees, these screenings, sponsored by Well Aware, the MCPS employee wellness program, provide a convenient check of their vital health numbers. Now, they

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provide a simple way to reduce your share of premium costs as well.

If you choose to attend a Well Aware health screening, be sure to sign up for one that is associated with your medical insurance plan (CareFirst, Cigna, or Kaiser Permanente). Dates, times, locations, and registration instructions for the Well Aware health screenings are available on the [Wellness Initiatives web page](#).

Employees who are covered by a prescription, dental, and/or vision plan, but do not carry medical insurance through MCPS, may complete a biometric health screening, but these individuals will **NOT** be eligible for the 1 percent reduction.

#### ■ Health Risk Assessment

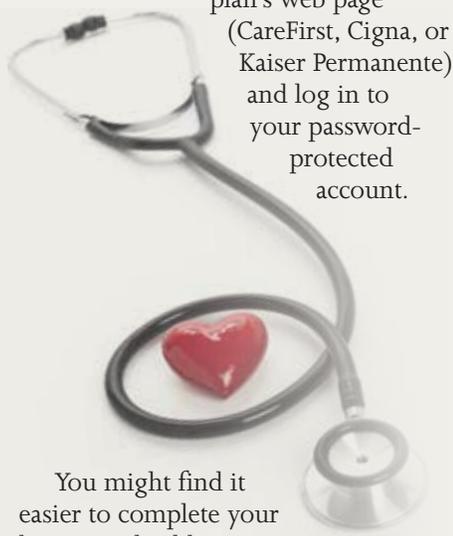
**In addition** to the biometric health screening, each of the three medical insurance plans offers an online health risk assessment, which is a basic questionnaire about your health.

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## Wellness Initiatives

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If you complete your medical insurance plan's assessment by October 9, 2015—and yearly thereafter, MCPS will pay an additional 1 percent of the total cost of your health insurance (reducing your contribution by another 1 percent), effective January 1, 2016.\*\* To complete your health risk assessment, first review instructions for accessing your plan's assessment (CareFirst, Cigna, or Kaiser Permanente). Then, as instructed, visit your



plan's web page (CareFirst, Cigna, or Kaiser Permanente) and log in to your password-protected account. You might find it easier to complete your biometric health screening before completing the assessment. That way, you will know your most recent numbers (blood pressure, BMI, etc.) when completing the assessment. Also, be sure to complete the health risk assessment in its entirety. If you do not, you will not be eligible for the 1 percent reduction.

Employees who are covered by a prescription, dental, and/or vision plan, but do not carry medical insurance through MCPS, will not be able to complete a health risk assessment, since it is offered only through the medical plans. These individuals will **NOT** be eligible for the 1 percent reduction.

### ■ **Smoker (Tobacco-user) Surcharge**

**Effective January 1, 2016**, MCPS will impose a 3 percent surcharge to the total health insurance cost of medical plan subscribers who smoke or use

other forms of tobacco.\*\* To avoid this surcharge, employees will need to be tobacco free for 12 months prior to January 1, 2016.

During Employee Benefits Open Enrollment this fall, all employees who will be covered by MCPS medical insurance on January 1, 2016, must attest as to whether or not they were tobacco free throughout 2015. **If you do not attest, or you attest to NOT**

**being tobacco free throughout the 12 months prior to January 1, 2016, your contribution to your health insurance (medical, prescription, dental, and vision plans) will include a 3 percent surcharge on the total cost of the health insurance. In addition, if you falsely attest to being tobacco free throughout that time period, you will**

### THE FINE—BUT IMPORTANT—PRINT

- To maintain the 1 or 2 percent reduction(s) in your share of health insurance costs, you, as the MCPS employee and medical insurance subscriber, will need to complete a biometric health screening and/or a health risk assessment **once each year**. While your spouse and other dependents are not required to participate in the Wellness Initiatives program for you to receive the rate reductions(s),\* and you will not receive additional reductions if they do, having your spouse complete a health risk assessment can help him or her identify potential health issues.
- MCPS will **NOT** receive the results of your biometric health screening or health risk assessment. Likewise, your physician or insurance company will **NOT** inform MCPS as to whether or not you use tobacco. **Your insurance company will inform MCPS only as to whether you completed your screening or assessment by the deadline.** Your personal information provided through the biometric health screening and/or the health risk assessment is protected by the federal *Health Information Portability and Accountability Act*.
- MCPS employees who first enroll in a medical insurance plan after the deadline to complete a biometric health screening and/or health risk assessment will pay a percentage of the total premium defined by the base cost-sharing formula. This formula is spelled out in "What Percentage Will You Pay?" in this issue of *For Your Benefit*. These employees will have the opportunity to reduce their share of health insurance premiums for 2017 by completing their screening and/or assessment during the second year of the Wellness Initiatives program.
- **Non-tobacco-users who do not attest during Open Enrollment can attest after January 1 of the following year to have the 3 percent surcharge removed within two pay periods. Refunds will NOT be issued to non-tobacco-users who did not attest during Open Enrollment.**
- Once an employee has been tobacco free for 12 months, he/she will be able to re-attest online any time after January 1 as to his/her non-tobacco-user status. The 3 percent surcharge will be removed within two pay periods.

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## Wellness Initiatives

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be assessed a \$2,500 penalty, to be collected by payroll deduction.

For 2016, the 3 percent smoker surcharge will apply only to medical insurance subscribers (i.e., the employee). For 2017, however, spouses covered by an MCPS medical plan also will need to attest during the 2016 fall Open Enrollment as to their tobacco use in 2016. If you and/or your spouse use tobacco, consider quitting now to avoid the 3 percent surcharge in 2017. To help you and/or your spouse quit, you may want to attend a smoking cessation class such as [Quit for Good](#).

See the related article in this issue of *For Your Benefit* titled, "Tobacco Free for 12 Months or More? Remember to Let Us Know During Fall Open Enrollment."

For more information about the Wellness Initiatives program, visit the [Wellness Initiatives web page](#). There you will find a helpful link to [frequently asked questions](#), as well as dates, times, and locations of Well Aware's biometric health screenings.

\*For the initial year of Wellness Initiatives, the three components apply only to MCPS medical insurance subscribers (you, the employee). During the second year, the smoker surcharge will also apply to spouses.

\*\*The 1 percent reduction in an employee's contribution to his/her health insurance for completing a biometric health screening, the 1 percent reduction for completing a health risk assessment, and the 3 percent smoker surcharge, will be applied to the total cost of the employee's coverage option (individual, two-party, or family).

\*\*\*If you are a CareFirst BlueChoice plan member and choose to have your primary care physician conduct your health screening, you must complete the [CareFirst Biometric Screening Information form](#). Be sure to bring the form to your physician for completion and signature. Then, follow the instructions on the form for sending it to CareFirst's wellness organization, Health Fitness Corporation (HealthFitness). ■

## WHAT PERCENTAGE Will You Pay?

Effective January 1, 2016, the base cost-sharing formula for the total cost of Montgomery County Public Schools health insurance premiums will be—

BENEFIT PLAN	MCPS SHARE	EMPLOYEE SHARE
HMO (including Kaiser Permanente)	88%	12%
POS	83%	17%
Dental/Prescription/Vision	83%	17%

The benefits cost-sharing formula for employees who complete a biometric health screening and/or a health risk assessment will be as follows—

BENEFIT PLAN	EMPLOYEE WHO COMPLETES EITHER A HEALTH RISK ASSESSMENT OR A BIOMETRIC HEALTH SCREENING		EMPLOYEE WHO COMPLETES BOTH A HEALTH RISK ASSESSMENT AND A BIOMETRIC HEALTH SCREENING	
	MCPS SHARE	EMPLOYEE SHARE	MCPS SHARE	EMPLOYEE SHARE
HMO (including Kaiser Permanente)	89%	11%	90%	10%
POS	84%	16%	85%	15%
Dental/Prescription/Vision	84%	16%	85%	15%

You need only complete your biometric health screening and/or health risk assessment once each calendar year. The cost-sharing formula will not change if an employee completes multiple health risk assessments or biometric health screenings.

**REMEMBER:** Your contribution to your health insurance (medical, prescription, dental, and/or vision plans) will include a 3 percent surcharge on the total cost of the health insurance if you either do not attest, or if you attest to NOT being tobacco free throughout the 12 months prior to January 1, 2016. Employees who falsely attest to being tobacco free throughout that time period will be assessed a \$2,500 penalty, to be collected by payroll deduction. ■



## TAKE THE [WELLNESS] INITIATIVE: What You Need to Do

If you are covered by a Montgomery County Public Schools (MCPS) medical insurance plan through CareFirst, Cigna, or Kaiser Permanente, take steps now to participate in the Wellness Initiatives program. The tables below show you what to do, when to do it, and how you will benefit from the program:

DO THIS...	BY...	NO LATER THAN...	TO SAVE...
Complete a <b>biometric health screening</b> (of your cholesterol, blood pressure, blood sugar, and body mass index)	Visiting your primary care physician* or signing up and attending one of your insurance plan's Well Aware-sponsored biometric health screenings	<b>October 9, 2015</b> —and yearly thereafter	<b>1 percent**</b> of the total cost of your health insurance premiums
Complete your medical insurance plan's online health risk assessment**	**Reviewing instructions for accessing and then completing your medical insurance plan's health risk assessment	<b>October 9, 2015</b> —and yearly thereafter	<b>1 percent**</b> of the total cost of your health insurance premiums

IF YOU ARE TOBACCO FREE THROUGHOUT THE 12 MONTHS PRIOR TO JANUARY 1, 2016, YOU MUST...	BY...	DURING...	TO AVOID A...
<b>Attest</b> that you will have been tobacco free throughout 2015	Completing the appropriate section of the new online Open Enrollment form	<b>Fall Open Enrollment</b> (October 12–November 6, 2015)	<b>3 percent</b> surcharge on the total cost of your MCPS health insurance premiums

IF YOU USE TOBACCO AT ANY TIME DURING THE 12 MONTHS PRIOR TO JANUARY 1, 2016, YOU MUST...	BY...	DURING...	TO BE ASSESSED A...
<b>Attest</b> that you have used tobacco in 2015	Completing the appropriate section of the new online Open Enrollment form	<b>Fall Open Enrollment</b> (October 12–November 6, 2015)	<b>3 percent</b> surcharge on the total cost of your MCPS health insurance premiums

IF YOU ATTAIN TOBACCO-FREE STATUS FOR A 12-MONTH PERIOD AFTER JANUARY 1, 2016, YOU MAY	BY...	AFTER...	TO REMOVE THE...
Re-attest to having been tobacco free throughout the previous 12 months	Completing the online attestation form	<b>January 1, 2016</b>	<b>3 percent</b> surcharge on the total cost of your MCPS health insurance premiums

\*If you are a CareFirst BlueChoice plan member and choose to have your primary care physician conduct your health screening, you must complete the [CareFirst Biometric Screening Information form](#). Be sure to bring the form to your physician for completion and signature. Then, follow the instructions on the form for sending it to CareFirst's wellness organization, Health Fitness Corporation (HealthFitness).

\*\*Remember, if you are covered by a prescription, dental, and/or vision plan, but do not carry medical insurance through MCPS, you will not be able to complete a health risk assessment. Also, you will NOT be eligible for either of the 1 percent reductions. ■

## TOBACCO FREE FOR 12 MONTHS OR MORE?

### Remember to Let Us Know During Fall Open Enrollment!

Flash forward to October 23, 2015, right in the middle of this fall's Employee Benefits Open Enrollment. You have thought it over and decided you are happy with your benefit plans and will not be making any changes. Similar to every other year, you do not need to do anything, RIGHT?

### WRONG.

As part of Montgomery County Public Schools (MCPS) Wellness Initiatives program, all employees covered by an MCPS medical insurance plan with CareFirst, Cigna, or Kaiser must attest during this fall's Open Enrollment as to whether or not they will have been a non-smoker\* throughout 2015.\*\*

If you use tobacco at any time during the 12 months prior to January 1, 2016, or do not attest to being tobacco free during that same time period, your contribution to your health insurance (medical, prescription, dental, and vision plans) will include a 3 percent surcharge on the total cost of the health insurance, effective January 1, 2016.

Remember: Plan participants who falsely attest to being tobacco free throughout the 12 months prior to January 1 will be assessed a \$2,500 penalty, to be collected by payroll deduction. The online enrollment form will include a reminder about the penalty.

To make your tobacco-use declaration, sign on to the new online Open Enrollment system\*\*\* between October 12 and November 6, 2015, and select the appropriate response.

\*A nonsmoker is defined as someone who has not used tobacco products during the previous 12-month period.

\*\*Spouses covered by a medical insurance plan through CareFirst, Cigna, or Kaiser Permanente will attest to their tobacco-use status during the fall 2016 Open Enrollment. If either the employee and/or spouse use tobacco in 2016, your contribution to your health insurance (medical, prescription, dental, and vision plans) will include a 3 percent surcharge on the total cost of the health insurance, effective January 1, 2017.

\*\*\*See article, "New This Fall: Making Your Benefit Selections Will Be Easier Than Ever!" below. ■

## 2015 EMPLOYEE BENEFITS OPEN ENROLLMENT

### NEW THIS FALL: Making Your Benefit Selections Will Be Easier Than Ever!

If you read the articles about the Wellness Initiatives program in this issue of *For Your Benefit*, you might have noticed something.

A change is coming to the way Montgomery County Public Schools employees make their benefit selections during the annual Employee Benefits Open Enrollment. Previously, employees were required to fill out, print, sign, and either mail, e-mail, or fax an Employee Benefit Plan Enrollment form to the Employee and Retiree Service Center (ERSC).

Beginning this fall, you will simply complete, sign, and submit your enrollment selections ONLINE during Open Enrollment.

This year's Employee Benefits Open Enrollment will be held from October 12–November 6, 2015. ERSC will provide online Open Enrollment details and instructions in plenty of time so you will know how to use the new system when making your benefit selections for 2016. ■



## For Your Benefit

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