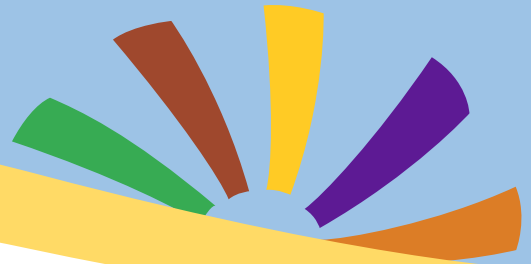


# What's New For This Plan Year



## Open Enrollment & Flu Clinic

Open Enrollment will be held October 12, 2020–November 6, 2020. BCPS will not be offering a Flu Clinic this year but we encourage all BCPS team members to get their flu shot!

Both Cigna medical plans will have \$100 ER co-pay per visit (waived if admitted). Kaiser's ER co-pay will remain at \$35 per visit (waived if admitted). BCPS encourages employees to utilize urgent care centers or primary care physicians (when possible) for lower co-pays. The specialist co-pay for the Cigna OAPIN increased to \$25 per visit. The specialist co-pay for the Cigna OAP plan remains at \$30 per visit and the Kaiser plan co-pay remains at \$5 per visit.

Both CareFirst Dental plans have higher maximum benefit per calendar year. This allows the plans to pay \$500 more per calendar year (per person) for your dental procedures. The CareFirst PPO plan will now pay \$1,500 per person per calendar year. The CareFirst Traditional plan will now pay \$1,250 per person per calendar year. The Cigna DHMO maximum benefit per calendar year will remain unlimited. Both CareFirst dental plans will now cover implants at 50% which was not previously covered prior to 2021.

## BCPS Employee Wellness Facebook Page

Join us on Facebook to stay up to date with current opportunities and programs that can better your physical and mental health.

## Bi-Weekly Benefit Costs

Both Cigna medical plans and the Cigna DHMO will face a cost increase for 2021. The Kaiser HMO rate renewal is flat. Below shows the changes for employees with individual coverage from 2020 to 2021, who are 1.0 FTE. For a full table of deductions by FTE, please refer to Benefit Costs Per Pay tables later in the Guide.

## Virtual Care & Mobile Apps

In case you didn't know, both Kaiser Permanente and Cigna Medical plans give you ability to access care from anywhere via a telephonic or video connection. This is a great alternative when the only option for care is a physical on-site visit, or you just aren't well enough to leave the couch. Make sure to register ahead of time, before you need care.

When you are enrolled in any of our medical or dental plans, you also have access to your information through a personal online account and/or mobile app. You have the ability to order and print ID cards, check claims status, monitor benefit usage, find a participating doctor and more! The mobile apps are free for download for your Apple or Android device.

## Benefit Deductions, Pre-tax or Post-tax?

Certain BCPS benefit costs are deducted from your paycheck on a pre-tax basis. Pre-tax deductions reduce your taxable income, which means you will owe less income and/or FICA tax. These benefits are administered according to IRS code section 125 and the BCPS Plan Documents and include:

- Medical
- Dental
- Vision
- Flexible Spending (FSA)
- 403(b)/457(b)
- Optional Life Insurance (first \$35,000)

## Bi-Weekly Benefit Costs

Plan	2020 1.0 FTE	2021 1.0 FTE	% Increase
Cigna Open-Access Plus in-Network (OAPIN)	64.51	67.01	3.88%
Kaiser Permanente HMO Select	71.64	71.64	0.00%
Cigna Open-Access Plus In and Out-of-Network	116.52	126.77	8.80%
Cigna Dental Care Access DHMO	17.09	17.10	0.06%