Queen Anne’s County Public Schools (QACPS) is pleased to announce our annual Benefits Open Enrollment period, June 3 – June 21, 2019, with an effective date of September 1, 2019. Open Enrollment is your opportunity to:

- Update employee demographic, dependent, and beneficiary information
- Review and make changes to your current benefit elections
- Take advantage of guaranteed issue enrollment options to enroll in the new supplemental plans
  - Critical Illness Insurance (Guaranteed Issue coverage up to $30,000)
  - Whole Life Insurance with Long-Term Care (Guaranteed Issue coverage up to $100,000)
  - Long-Term Disability

While this is not an Active enrollment this year, you must enroll annually in the Flexible Spending Account plans to participate. If you are currently enrolled in the Universal Life or Critical Illness plan you must log into PlanSource and re-enroll to participate in the new Whole Life and Critical Illness plans.

Enrollment Is Easy

QACPS is proud to announce we have partnered again with Stratovize for this year’s Open Enrollment. Decision Support Specialists (DSS’s) from Stratovize will be visiting our facilities on weekdays from June 3 – June 14, 2019. The DSS’s are specifically trained on our benefits and enrollment system. They will be available to meet individually with each employee to explain your benefit options, answer questions, and assist with the enrollment process. Some meeting FYIs:

- Each meeting will last approximately 30 minutes.
- All meetings are individual and confidential for each employee.
- Social Security Numbers are required for each dependent you wish to add.
- The beneficiaries phone number will be required to update your beneficiaries.

Schedule an Appointment Today

To schedule a private meeting with one of the DSS’s, simply go to: [https://go.oncehub.com/qacps](https://go.oncehub.com/qacps). Once in the scheduler, pick your location, date, and time from the available options. That’s all you need to do; the system will automatically send text messages to your phone to remind you of your appointment. Anyone who meets with a DSS will have their name entered in a raffle for a chance to win one of four $25 gift cards to Royal Farms.

System Access

Starting Monday, June 3, you can access the QACPS website through [https://www.qacps.org](https://www.qacps.org). Click on “Benefits”, then “PlanSource”. All passwords will be reset the night before Open Enrollment begins. Your user ID is your first initial, first six letters of your last name and last four digits of your SSN. Your temporary password is your date of birth (YYYYMMDD). The system will prompt you to change your password at that time. You can also view our new [Benefits Overview Guide](https://www.qacps.org) on the PlanSource landing page, or at [https://www.qacps.org](https://www.qacps.org), by clicking on “Benefits.”
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**What’s New for 2019-2020**

**Dental Insurance**
- Calendar Year maximum benefit per member will increase from $1,000 to $1,500 effective January 1, 2020

**Critical Illness Insurance:**
- Pays a lump sum benefit if you are diagnosed with a Critical Illness including cancer, heart attack, stroke or Alzheimer’s disease. See the Benefit Guide for a full list of covered illnesses.
- Benefits are paid in addition to any medical, disability, or other benefits you may receive.
- Family coverage is available for you, your spouse, and children.
- Guaranteed Issue - there are no medical questions to qualify for amounts of up to $30,000.
- If you elect employee coverage this year, you may increase at future Open Enrollments up to the Guaranteed Issue amount without Evidence of Insurability, plus the rate at which you purchase your initial coverage will be the rate used for additional coverage at future Open Enrollments.
- No pre-existing condition limitations
- Premium won’t increase. The monthly premium at which you purchase the policy is locked in for the life of the policy.
- $100 wellness benefit per insured per calendar year
- 50% Reoccurrence benefit
- No maximum payout limitation

**Whole Life Insurance with Long-Term Care:**
- Provides three benefits in one policy: Life Insurance, Long-Term Care Insurance and a Savings Plan
- Two plan design options, including “Coverage Continues but Payments Stop at Age 70” option that doesn’t require any premium payments after the age of 70. (Available to anyone 50 or under on 9/1/2019)
- Guaranteed Issue coverage up to $100,000 for the employee
  - May purchase up to $200,000 with Evidence of Insurability
  - $10,000 Child Term Life Rider available
- Policy builds cash value at guaranteed 4.5% annual interest rate
- Includes a Long-Term Care benefit equal to the policy coverage amount selected
  - Option to select Restoration benefit and restore the Death Benefit again in full after the benefits in the base policy have been exhausted
- Independent spouse election of up to $25,000 or $15,000, depending on their age
  - Spouse may purchase up to $50,000 with Evidence of Insurability
- If the employee purchases a policy this year, then the employee may increase his or her overage up to the maximum Guaranteed Issue amount at future enrollments without any health questions.

Schedule your appointment today with a DSS by going to [https://go.oncehub.com/qacps](https://go.oncehub.com/qacps)!