



**QUEEN ANNE'S COUNTY
PUBLIC SCHOOLS**
Where Our Future Begins

Benefits Open Enrollment

May 23 – June 10, 2023

Queen Anne's County Public Schools (QACPS) is pleased to announce our annual Benefits Open Enrollment period, May 23 – June 10, 2023, with an effective date of September 1, 2023. Open Enrollment is your opportunity to:

- Update employee demographic, dependent, and beneficiary information
- Review and make changes to your current benefit elections

This year's Open Enrollment is Active, meaning you must enroll to renew all benefits that you want to continue for the upcoming year!

Enrollment Is Easy

For the 2023 – 2024 plan year Open Enrollment, Decision Supports Specialists (DSS) from Bolton will again be available to assist you with your open enrollment. The DSS's are available to help answer your questions, assist you with completing your enrollment on BSwift and making the best elections for you and your family. Like last year, DSS's will be available over the phone to assist you with your enrollment. We will also be offering face-to-face enrollment support at the schools and administration offices as we have in the past.

- Each appointment will typically last 15 to 30 minutes.
- All calls are individual and confidential for each employee.
- Social Security Numbers are required for each dependent you wish to add.
- The beneficiary's 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>. Once in the scheduler, pick your date and time from the available options.

System Access

Starting Tuesday, May 23rd, you can access the Open Enrollment site through <https://QACPS.bswift.com>. Your user ID is your first initial, your full last name and your 4 digit birth year. Your temporary password is the last 4 digits of your SS #. The system will prompt you to change your password at that time.

Your Cost for Health Coverage (Medical, Pharmacy, Dental and Vision)

| Plan Type | Total Annual Cost Employee + Employer | Total Monthly Cost Employee + Employer | Employer Contribution Per 26 Pays | Employee Contribution Per 26 Pays |
|----------------------|--|---|---|---|
| CareFirst EPO | | | | |
| Employee | \$ 8,972.28 | \$747.69 | \$345.09 | \$0.00 |
| Employee + Child | \$14,024.40 | \$1,168.70 | \$485.46 | \$53.94 |
| Employee + Spouse | \$20,771.76 | \$1,730.98 | \$719.02 | \$79.89 |
| Family | \$22,783.20 | \$1,898.60 | \$788.65 | \$87.63 |
| CareFirst PPO | | | | |
| Employee | \$9,758.16 | \$813.18 | \$319.02 | \$56.30 |
| Employee + Child | \$18,666.00 | \$1,555.50 | \$574.34 | \$143.58 |
| Employee + Spouse | \$25,733.52 | \$2,144.46 | \$692.83 | \$296.93 |
| Family | \$28,161.12 | \$2,346.76 | \$758.18 | \$324.94 |

Accident Insurance

- Helps you meet your out-of-pocket expenses and extra bills resulting from an accidental injury.
- Provides a lump sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need.

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.
- No pre-existing condition limitations
- \$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 9/1/2020)
- 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

Schedule your call today with a DSS at <https://go.oncehub.com/QACPS>