Mark Your Calendars!
It’s hard to believe that the summer is already over, and autumn is well underway! Each year, FCPS provides a window of opportunity to review your medical and dental elections, updates to plan offerings, and make decisions about what might be the best option available to fit your unique situation. Open Enrollment begins on October 9 and continues through October 27. Elections made during Open Enrollment become effective January 1, 2018.

What’s New for 2018?

Medical and Pharmacy Benefits
• Out-of-pocket maximum for Aetna/Innovation Health plan increases from $1,000/$2,000 to $2,000/$4,000.
• Enhancements to pharmacy benefits to include statins (cholesterol-lowering medications) available for $0 copay, and contraceptives can be prescribed for up to a 12-month supply.
• Retiring soon and eligible for Medicare? Check out the Retiree Benefits Briefing to learn more about the Medicare Advantage plan for retirees.

Dental Benefits
• Annual maximum benefit under the Aetna DPPO plan increases from $1,500 to $1,750. Preventive care no longer counts toward annual maximum calculation.

Flexible Spending Accounts
• Health Care FSA limit increased to $2,600; ADP continues transition to WageWorks.

Wellness
• Learn about your health risks - $100 incentive continues into 2018.

See pages 2-3 for more information.

Connect with us!
Scan this QR code to access the FCPS Open Enrollment website, or go to www.fcps.edu and search “Open Enrollment”.

2018 Plans & Premium Increases

<table>
<thead>
<tr>
<th>Medical</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna/Innovation Health</td>
<td>+ 7.6%</td>
</tr>
<tr>
<td>CareFirst BlueChoice Advantage</td>
<td>+ 5.9%</td>
</tr>
<tr>
<td>Kaiser Permanente Signature HMO</td>
<td>+ 3.2%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dental</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna DPPO</td>
<td>+ 3.5%</td>
</tr>
<tr>
<td>Aetna DNO</td>
<td>+ 2.0%</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>+ 0%</td>
</tr>
</tbody>
</table>

2018 premiums can be found on page 5.
Updates for 2018

Dental Enhancements
Each year, FCPS evaluates coverage under the medical and dental programs to ensure the benefits remain market relevant. As part of this review, some enhancements will occur to the Aetna DPPO plan in 2018.

The Aetna DPPO in-network annual maximum will increase from $1,500 to $1,750, effective January 1, 2018. In addition, to encourage participants to receive preventive care, these treatments will not count towards the annual maximum — stretching your claim dollars further. For more information, visit www.ih-aetna.com/fcps, and click on “Dental Plan Information” for more details.

Aetna Medical Out-of-Pocket Maximum Increase
Starting January 1, the in-network out-of-pocket maximum for the Aetna/Innovation Health plan will increase from $1,000 Individual/$2,000 Family to $2,000 Individual/$4,000 Family. The out-of-pocket maximum will increase for out-of-network benefits as well. This change places the out-of-pocket maximum on the same level as the CareFirst BlueChoice Advantage plan and is necessary to ensure the benefits remain market relevant while also minimizing premium increases for employees and retirees. Visit www.ih-aetna.com/fcps and click on “Medical Plan Information” for more details.

Pharmacy Updates
In accordance with the Affordable Care Act (ACA), statins will be covered for $0 copay in 2018 when used for preventive care. Additionally, women will be able to obtain a 12-month supply of contraceptives during a single fill - a new prescription will be required. These changes apply to all FCPS pharmacy benefits.

With the nationwide concern about misuse of opioid medications, CVS/Caremark is introducing new programs to ensure opioid medications are being used within FDA guidelines.

Employees/dependents who take a medication requiring prior authorization should be on the lookout for a mailing from CVS Caremark with instructions on how to renew the authorization. For more information, visit http://info.caremark.com/fcps.

Flexible Spending Account (FSA)
Not currently enrolled in the FSA program? Consider enrolling for 2018 as a way to reduce your out-of-pocket expenses. Depending on your tax bracket, you can save 20-30% by paying for these expenses with pretax dollars. See the WageWorks (formerly ADP) representative or a member of the Benefits staff for more details on how participating in the FSA plan can benefit you and your family.

Important FSA Reminders:
• Remember to enroll to participate in 2018! Current participants are not automatically re-enrolled for next year.
• The maximum annual contribution for the Health Care FSA will increase from $2,550 to $2,600 in 2018; the Dependent Care FSA maximum continues at $5,000.

Get Active!
FCPS Get Active is a virtual wellness platform where employees can set personal goals, track activity, and see progress over time. They can compete in weekly bonus challenges or do a “quick challenge” with colleagues to commit to a healthy behavior for a day. Employees can also participate in organization-wide challenges where employees form teams and compete for prizes. For more information, search keywords “FCPS Get Active” on the intranet.

For more information, go to www.fcps.edu and search keyword “FSA”.
Continuing Benefits for 2018

Don’t Forget to Take Your Health Assessment and Earn a $100 Wellness Incentive!

Employees participating in an FCPS health plan will continue to have an opportunity to earn a $100 wellness incentive for completing their health vendor’s online health assessment (HA) from January 1, 2018, until September 30, 2018.

If you took the HA in 2017, you can still take it again in 2018 to qualify for the wellness incentive and compare how your health status has changed. The HA is a questionnaire related to different aspects of your general health and well-being that is easy to complete in about 15-20 minutes. It provides a snapshot of your current health status and includes a wellness score, so you can become familiar with any potential health risks and strategies to help reduce them. Your individualized health report may also include information on how to obtain health coaching and/or receive other health or wellness programs that are offered through your health plan.

The HA is confidential! Only you and your health plan receive the individual information. Your health-related information is not shared with FCPS in compliance with state and federal privacy laws.

For more information, visit the Employee Wellness website on the FCPS intranet, search keywords “health assessment”.

Nurse Advice Lines and Telemedicine Benefits

All FCPS health plans provide nurse advice lines and telemedicine benefits as a convenient way to get personalized medical care when you are traveling or if your doctor’s office is closed.

Nurse advice lines provide members with free telephonic access to registered nurses who can discuss your symptoms and recommend appropriate options for care. When you or a family member is feeling sick, but you are not sure if you need to see your doctor or go to the hospital, call your plan’s nurse advice line. They can help you choose the right kind of medical care. Knowing where to go for care is an important aspect of ensuring the best treatment with the lowest out-of-pocket costs.

Telemedicine programs allow plan participants to speak or video chat with a board-certified medical professional who can diagnose and recommend treatment. Telemedicine services are accessible 24 hours a day/7 days a week. These programs provide convenient and affordable access to care for many uncomplicated, non-emergency health concerns, such as bronchitis, sinus problems, ear infections, fever, pink eye, and cough/sore throat. In many cases, telemedicine physicians can also issue prescriptions if needed. All you need is a phone, tablet, or computer to securely connect to telemedicine services!

Visit Your Plan’s Website to Learn More!

- Aetna: [www.ih-aetna.com/fcps](http://www.ih-aetna.com/fcps)
- CareFirst: [www.carefirst.com/fcps](http://www.carefirst.com/fcps)
- Kaiser: [https://my.kp.org/fcps/](https://my.kp.org/fcps/)
Resources Available During Open Enrollment

Many factors impact the decision of which health plan is best for you. FCPS encourages you to utilize the available resources to aid you in making this important decision. These resources include the FCPS website along with vendor websites, member service centers, and on-site support from FCPS staff and benefits vendors during Open Houses and on select dates at Gatehouse Administration Center.

Open Houses
Tuesday, October 10
4:00 – 7:00 p.m.
Chantilly High School Cafeteria
4201 Stringfellow Road, Chantilly

Thursday, October 19
4:00 – 7:00 p.m.
Hayfield Secondary School Cafeteria
7630 Telegraph Road, Alexandria

Open Houses will include:
• Flu shot clinics (see page 7)
• Benefit vendors and Benefits staff
• Mini-workshops for expecting parents

Extended Hours
Wednesday, October 25
Thursday, October 26
4:30 p.m. – 7:00 p.m.
8115 Gatehouse Road, Falls Church
• Health vendors and Benefits staff assistance only
• No flu shots will be available

Expecting Parents Mini-Workshops

The Office of Benefit Services will offer mini-workshops during this year’s Open Houses, providing information on how to prepare and plan for maternity/paternity-related leaves. Participants will learn about the maternity programs available through their health plan, review the FCPS leave benefits available, and receive information about other resources available.

The workshop is open to all employees who would like more information on these benefits provided by FCPS. Spouses and significant others are welcome to attend! There is no charge for the workshop. You must register through MyPLT.

Workshop Schedule:
• Tuesday, October 10
  Chantilly H.S. Cafeteria
  5:00 p.m.
• Thursday, October 19
  Hayfield Secondary Cafeteria
  5:00 p.m.

Will you be retiring soon and eligible for Medicare?

Starting January 1, FCPS will implement a new Medicare Advantage plan for Medicare-eligible retirees. This new plan provides enhanced benefits important to retirees and lower premiums. More information about the new plan can be found in the Retiree Benefits Briefing (www.fcps.edu, search keywords “retiree publications”).
## 2018 Premiums

### Monthly Paid Employee

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Aetna/ Innovation Health</th>
<th>CareFirst BlueChoice Advantage</th>
<th>Kaiser Permanente</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>YOU PAY</td>
<td>FCPS PAYS</td>
<td>Total Cost</td>
</tr>
<tr>
<td>Individual</td>
<td>$137.48</td>
<td>$779.06</td>
<td>$916.54</td>
</tr>
<tr>
<td>Minifamily</td>
<td>$458.27</td>
<td>$1,374.81</td>
<td>$1,833.08</td>
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<tr>
<td>Family</td>
<td>$572.83</td>
<td>$1,718.50</td>
<td>$2,291.33</td>
</tr>
<tr>
<td>2 Employee: Family²</td>
<td>$458.27</td>
<td>$1,833.07</td>
<td>$2,291.34</td>
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</tbody>
</table>

### Biweekly Paid Employee

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Aetna/ Innovation Health</th>
<th>CareFirst BlueChoice Advantage</th>
<th>Kaiser Permanente</th>
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<tbody>
<tr>
<td></td>
<td>YOU PAY</td>
<td>FCPS PAYS</td>
<td>Total Cost</td>
</tr>
<tr>
<td>Individual</td>
<td>$68.74</td>
<td>$389.53</td>
<td>$458.27</td>
</tr>
<tr>
<td>Minifamily</td>
<td>$229.14</td>
<td>$687.41</td>
<td>$916.55</td>
</tr>
<tr>
<td>Family</td>
<td>$286.42</td>
<td>$859.25</td>
<td>$1,145.67</td>
</tr>
<tr>
<td>2 Employee: Family²</td>
<td>$229.13</td>
<td>$916.53</td>
<td>$1,145.66</td>
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</tbody>
</table>

### DENTAL

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Aetna DNO</th>
<th>Aetna PPO</th>
<th>Aetna DNO</th>
<th>Aetna PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>YOU PAY</td>
<td>FCPS PAYS</td>
<td>Total Cost</td>
<td>YOU PAY</td>
</tr>
<tr>
<td>Individual</td>
<td>$7.33</td>
<td>$17.09</td>
<td>$24.42</td>
<td>$17.28</td>
</tr>
<tr>
<td>Minifamily</td>
<td>$12.46</td>
<td>$29.07</td>
<td>$41.53</td>
<td>$29.37</td>
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<tr>
<td>Family</td>
<td>$17.63</td>
<td>$41.14</td>
<td>$58.77</td>
<td>$41.64</td>
</tr>
<tr>
<td>2 Employee: Minifamily²</td>
<td>$8.31</td>
<td>$33.22</td>
<td>$41.53</td>
<td>$19.58</td>
</tr>
<tr>
<td>2 Employee: Family²</td>
<td>$11.75</td>
<td>$47.01</td>
<td>$58.76</td>
<td>$27.76</td>
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</table>

### COBRA Rates

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Medical</th>
<th>Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Aetna DNO</td>
<td>Aetna PPO</td>
</tr>
<tr>
<td>Individual</td>
<td>$779.06</td>
<td>$609.79</td>
</tr>
<tr>
<td>Minifamily</td>
<td>$1,558.12</td>
<td>$1,219.58</td>
</tr>
<tr>
<td>Family</td>
<td>$1,947.63</td>
<td>$1,524.49</td>
</tr>
</tbody>
</table>

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1. All benefits-eligible employees in active status pay the same rates, regardless if part-time or full-time. Employees have deductions taken September through June.

2. Employees and their spouses who both work for FCPS in benefits-eligible positions are eligible for a spousal discount on their health and dental insurance. The FCPS Spousal Rates reflect an employee contribution of 20% of total premium for medical and dental coverage. If you are eligible but not currently receiving this discount, complete the FCPS Spouse Health Plan Deduction form (HR Form 134) and submit during Open Enrollment. As a reminder, employees are required to notify the Office of Benefit Services within 30 calendar days of any event that would cause an employee to qualify for (or cease to be eligible for) the discounted rate; including marriage, divorce, termination of employment, or commencement/termination of a leave of absence.

3. COBRA premiums apply to employees/dependents who are eligible and have elected COBRA continuation coverage. Premiums are paid monthly (over 12 months) on a direct bill basis.

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*You can estimate the impact of changes you make to health or dental coverage by using the paycheck modeling tool (available on UConnect or at [www.fcps.edu](http://www.fcps.edu) search keyword “Paycheck Modeling”).
Know Before You Go

If you are suddenly sick or injured, your first thought may be to head to the emergency room; however, depending on your medical issue, the emergency room may not be your best choice. While it is best to call your own primary care physician whenever possible, sometimes you need care when your doctor’s office is closed. Walk-in clinics and urgent care centers offer faster, more affordable, and more convenient options for non-life-threatening care instead of accessing the emergency room.

**Walk-in Clinics**

Use walk-in clinics for minor problems — ear infections, colds, allergies, strep throat and bronchitis. Clinics provide convenient, low-cost treatment and can be found in stores and pharmacies. Clinics are overseen by a doctor with nurse practitioners or physician assistants onsite.

<table>
<thead>
<tr>
<th>Treatments Provided</th>
<th>Average ER Cost*</th>
<th>Average Walk-in Clinic Cost*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strep throat</td>
<td>$750 - $1,000</td>
<td>$77</td>
</tr>
<tr>
<td>Ear infection</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sinus infection</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allergies</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Urgent Care Centers**

Use these centers for more serious problems, such as a sprained ankle and minor cuts and burns. They cost more than walk-in clinics but much less than the emergency room. Treatments are typically provided by doctors (instead of nurse practitioners).

<table>
<thead>
<tr>
<th>Treatments Provided</th>
<th>Average ER Cost*</th>
<th>Average Urgent Care Cost*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sprains</td>
<td>$750 - $1,000</td>
<td>$125 - $175</td>
</tr>
<tr>
<td>Minor lacerations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Migraine headaches</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Emergency Room**

If you’re experiencing symptoms like chest pain, trouble breathing, or uncontrolled bleeding — something that could be life-threatening — don’t wait! Call 911 or go straight to the nearest emergency room.

*Source: Average retail and emergency room pricing based on Aetna average claims cost (data accessed October 2015).
Focus on Wellness

Employee Assistance Program (EAP)
Your Resource for Work-life Balance Support
The EAP offers employees and their family members enhanced work-life balance support services and resources.
With the EAP, you have access to Guidance Resources benefits at no cost to you as one of your FCPS-sponsored benefits. Here are some key components of available EAP services:

- Free short-term counseling (4 visits per person/per issue/per year)
- Unlimited financial and legal resource information (free 30 minute consultation with an attorney and 25% discount on applicable legal services)
- Work-life specialists will research on your behalf to help you with life’s challenges (elder care, child care, college planning, moving and relocation, home repair, pet care, etc.)
- Certified health coaches to support and help you maintain healthy lifestyle choices such as smoking cessation and weight loss
- Free, live and interactive webinars on assorted work-life balance topics

There are two ways to access your Guidance Resources benefits:

- Call 1-855-355-9097. You will speak to a counseling professional who will listen to your concerns and can guide you to appropriate services.
- Visit Guidance Resources online at www.guidanceresources.com and enter your organization ID: FCPS.

For more information, go to www.fcps.edu and search keyword “EAP”.

Free Seasonal Flu Immunizations
Free flu shots continue to be offered for all active employees on assignment at an FCPS site during Fall 2017. This includes hourly, temporary, and substitute employees currently on assignment. In addition to most schools holding flu shot clinics of their own, Employee Wellness also sponsors several large clinics throughout the season. Registration is required on MyPLT.

Employees must present their employee ID cards. FCPS retirees and family members of employees and retirees (18 and older) may also receive a seasonal flu immunization at any FCPS clinic for $26.50, payable to Maxim Health Services by cash or check at the time of the immunization. Medicare Part B is accepted as long as the person is not in an HMO. Please bring your Medicare card and your photo ID. Contact flushots@fcps.edu with questions.

Large flu clinics will be held:

- Wednesday, October 4, 2:30 – 5:30 p.m., Willow Oaks Room 1000A
- Tuesday, October 10, 4 – 7 p.m., Chantilly H.S. Lecture Hall (Benefits Open House)
- Thursday, October 19, 4 – 7 p.m., Hayfield Secondary Cafeteria (Benefits Open House)
- Tuesday, January 23, 2:30 – 5:30 p.m., Gatehouse Administration Center Cafe

For more information, visit www.fcps.edu and search keywords “flu shots”.

Tobacco-free Resources
FCPS has made an ongoing commitment to support employee health and well-being. If you or a family member use tobacco products and are trying to become tobacco-free, here are some no-cost resources to help you quit. For more information, visit the Employee Wellness website or search “tobacco cessation” on the FCPS intranet.
Planning for the Future

Planning for Retirement in 2018?

If you are considering retiring from FCPS during 2018, it’s important to consider the following during Open Enrollment. A little preparation and research now means a smooth transition into retirement.

Q. How does my coverage change when I am eligible for Medicare?

A. FCPS health plans require that retirees (and dependents of retirees) enroll with Medicare Parts A and B when first eligible. Failure to enroll in Medicare could result in significant expense, as benefits will not pay without Medicare in place. Aetna Medicare Advantage and Kaiser Permanente are the two FCPS plans available to Medicare retirees in 2018.

If you will be eligible for Medicare at time of retirement, we encourage you to coordinate enrollment with Social Security (typically 3 months prior to date of retirement).

Please note: active employees who are Medicare-eligible do not have to elect Medicare coverage until retirement. This is also true for dependents of active employees.

Q. May I keep FCPS health and/or dental coverage as a retiree?

A. In order to retain health, dental, or optional/dependent life insurance at retirement, you must have been enrolled in the benefit for 60 consecutive months immediately prior to your retirement date and elect to retain benefits at retirement.

Q. I am retiring next year. What do I need to know about my medical benefits?

A. We encourage you to check out the following resources:
   - Read the Retiree Briefing for details about current FCPS retiree benefits.
   - Attend a Retiree Open House (full schedule in the Retiree Briefing).

   • Visit the FCPS website (www.fcps.edu, search keywords “preparing retirement”). Here you will find detailed information regarding your benefit eligibility in retirement and benefit providers.

   Additionally, employees are strongly encouraged to attend pre-retirement planning sessions offered by ERFC and the Fairfax County Employees Retirement System (FCERS) well in advance of retirement. For more information, visit www.fcps.edu, search keyword “retirement”.

Are Your Beneficiaries Up to Date?

Major life events such as marriage, birth/adoption of children, or divorce may warrant review of your beneficiary designations for your life insurance and/or retirement benefits.

Instructions for updating your beneficiaries for life insurance and/or retirement benefits can be found on the FCPS website (www.fcps.edu, search keyword “beneficiary”).

To review your life insurance coverage amounts and retirement plan enrollment, log into UConnect and click on “My Benefits” then “Current Benefits”.

Office of Benefit Services · Fairfax County Public Schools
Your Open Enrollment Checklist

**Before Open Enrollment:**

☐ Log into UConnect to verify your personal information is correct, such as:
  - Your mailing address and phone number
  - Your dependent(s) SSN(s)
  Note: you can update this information in UConnect at any time of year. Go to [www.fcps.edu](http://www.fcps.edu) and search "UConnect". Your log-in information is your FCPS user ID and password.

☐ Review your health care claims to help estimate your out-of-pocket expenses for 2018. Think about enrolling in a Flexible Spending Account (Health Care and/or Dependent Day Care) to help reduce your out-of-pocket costs by saving money on taxes in 2018.

☐ Become familiar with each vendor’s tools and resources, which will help you determine what plan might best fit you and your family’s needs.

☐ If you will be requesting coverage for your spouse and/or dependent children who are not currently covered under an FCPS plan, begin gathering legal documentation needed to add them to your coverage.

**During Open Enrollment:**

☐ Review this *Benefits Briefing* carefully as you consider your plan choices. Take advantage of the many open enrollment resources available to you, including information on the FCPS and benefits vendor websites, attend a Benefits Open House, or visit the Gatehouse Administration Center.

☐ Log into UConnect and review your elections for calendar year 2018. Make changes if needed.

☐ If you participated in the Flexible Spending Account program in 2017, you must re-enroll to continue participating in 2018.

**After Open Enrollment:**

☐ Review carefully the benefits confirmation statement that will be sent to your FCPS email account in early November.

☐ If you have changed plans during Open Enrollment, look for new ID cards in mid-December.

**Employees covering spouse/dependent children, please note –**

FCPS must collect your spouse/dependent child(ren)’s SSN for reporting health plan enrollment to the IRS. Please review these SSN’s to ensure they are accurate.

If you are requesting coverage for your spouse and/or dependent children, you must supply the appropriate legal documents to support eligibility for coverage under the plan. Go to [www.fcps.edu](http://www.fcps.edu) and search "dependent eligibility" for a list of required documents. You may scan and email your documents to HRBenefitsDocumentation@fcps.edu or fax your documents to 571-423-5000.

Your dependent’s coverage cannot be made effective until the Office of Benefit Services receives appropriate legal documentation.
FCPS Plans Comply with Non-Discrimination Provisions of the Affordable Care Act

Medicare Prescription Drug (Medicare D) Plan Information for covered employees/dependents age-65 or older. All FCPS medical plans include prescription drug coverage that is currently more comprehensive than the Medicare prescription drug plan. As an active employee, your FCPS medical coverage is primary to Medicare and you do not need to enroll in a Medicare Rx (Medicare D plan). For more information, see “Important Notice from Fairfax County Public Schools about Your Prescription Drug Coverage and Medicare” in the Employee Benefits Handbook.

Summary of Benefits and Coverage
An updated Summary of Benefits and Coverage for each medical plan is available on the FCPS website. Go to www.fcps.edu and search "SBC" for more information. These documents are also available on each medical vendor’s website.

Women’s Health and Cancer Rights Act
If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided (in a manner determined in consultation with the attending physician and the patient) for:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Treatment of physical complications of the mastectomy, including lymphedema

These benefits are subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under the plan. Refer to the summary plan documents available on each vendor’s website for more information.

Fairfax County Public Schools 403(b) Universal Availability Notice
All Fairfax County Public Schools employees (contracted and temporary hourly) are eligible to participate in the FCPS 403(b) plan. It is a tax-deferred retirement savings plan available to employees of public educational institutions and certain tax-exempt organizations. Go to www.fcps.edu and search keyword “403b” for more information.

Fairfax County Public Schools 403(b) Plan Notice
The FCPS 403(b) Plan has been revised to permit participants to obtain up to five loans and to allow participants who may be former employees to make rollover contributions. Go to www.fcps.edu and search keyword “403b” for more information.

Medicaid & the Children’s Health Insurance Program (CHIP) Offer Premium Assistance for Health Coverage for Children and Families
If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state offering premium assistance, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office at 1-877-KIDS NOW or visit www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you are not already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance.

If you have questions about enrolling in your employer plan, contact:

- Department of Labor: www.askebса.dol.gov or call 1-866-444-EBSA (3272)
- Medicaid: www.coverva.org/programs_premium_assistance.cfm or call 800-432-5924
- CHIP: www.coverva.org/programs_premium_assistance.cfm or call 855-242-8282
FCPS health plans comply with applicable Federal civil rights laws, including Section 1557 of the Affordable Care Act (Nondiscrimination in Health Programs and Activities). In compliance with the Act, FCPS health plans do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

FCPS health plans also prohibit denial of health care or health coverage based on an individual’s sex, including discrimination based on pregnancy, gender identity, and sex stereotyping.

The Plan also provides important protections for individuals with disabilities and enhances language assistance for people with limited English proficiency. Each tagline listed below reads, "If you speak [native language], language assistance services, free of charge, are available to you. Call 571-423-3200."
Open Enrollment: October 9 - October 27

Please read thoroughly to learn more about:

- Benefit plan updates for 2018;
- 2018 medical and dental premiums; and
- Ways to stay healthy in the new year

Visit www.fcps.edu and search “Open Enrollment” for more details.