



# Retiree Benefits Briefing

An Open Enrollment Newsletter about 2020 Benefits for FCPS Retirees

Monday, October 14 – Friday, November 8, 2019

## Mark Your Calendars!

It's hard to believe that the summer is already over, and autumn is well underway! Open enrollment is your annual opportunity to review and make changes to your plan elections. This year, open enrollment for 2020 benefits will start on October 14 and end on November 8, 2019.

We encourage you to read this Briefing thoroughly to review changes occurring for 2020. If you need further information, refer to the resources listed on page 5, or plan to attend a Benefit Open House. Also see the Open Enrollment checklist on page 8 to help guide you through this year's Open Enrollment.

October				
M	T	W	T	F
14 OE starts!	15 Ext. Hours: Gatehouse 4 - 7 p.m.	16	17	18
21	22	23	24 Open House: Hayfield SS 4 - 7 p.m.	25
28	29	30 Open House: Chantilly HS 4 - 7 p.m.	31	
				1
November				
4	5	6	7 Ext. Hours: Gatehouse 4 - 7 p.m.	8 OE ends!

## What's New for 2020?

Premium increases remain relatively low, despite rising health care and pharmacy expenses.

### 2020 Plans & Premium Increases

#### Medical

##### Medicare-eligible retirees/dependents

Aetna Medicare Advantage	+ 7.4%
Kaiser Permanente Medicare	+ 4.1%

##### Non-Medicare retirees/dependents

Aetna/Innovation Health	+ 5.4%
CareFirst BlueChoice Advantage	+ 1.7%
Kaiser Permanente Signature HMO	+ 4.1%

#### Dental

##### All retiree/dependent groups

Aetna DPPO	+ 5.5%
Aetna DNO	+ 0%

### Medical and Pharmacy Benefits Changes

- The maximum copay for brand and specialty medications is increasing from \$50 to \$75 for up to a 30-day supply (Aetna/Innovation Health Aetna Medicare Advantage, and CareFirst members).
- Hearing aid benefits expanded for certain plans.
- The Kaiser Permanente Medicare plan continues to transition to KP Medicare Advantage. Benefit enhancements include transportation assistance. See page 3 for more details!

Important information about changes occurring in 2020 - please read thoroughly.

# Benefit Changes for 2020

## Prescription Changes

### Applies to Aetna/Innovation Health, Aetna Medicare Advantage, and CareFirst Members

Effective January 1, 2020, the maximum copay for brand name and specialty drugs will increase. The maximum copay for a brand name prescription filled with 30-day supply of medication will increase from \$50 to \$75. Longer supplies of medication will increase accordingly. There has not been an increase to the maximum copay amounts since 2015. Brand name drugs - particularly specialty drugs - are the main driver of increased pharmacy costs. The maximum out of pocket amount for pharmacy expenses will remain \$1,500 per individual.

Aetna/Innovation Health, Aetna Medicare Advantage, and CareFirst Pharmacy Copays as of January 1, 2020:		
Mail Order through CVS Caremark/SilverScript or at a local CVS retail pharmacy	Generic	Brand
– up to a 30-day supply	\$7*	20% of cost of drug, max \$75
– 31 to 90-day supply	\$14*	20% of cost of drug, max \$150
Participating non-CVS retail pharmacy	Generic	Brand
– up to a 30-day supply	\$7*	20% of cost of drug, max \$75
– 31 to 60-day supply	\$14*	20% of cost of drug, max \$150
– 61 to 90-day supply	\$21*	20% of cost of drug, max \$225
Specialty medicines from CVS Specialty pharmacy	Generic	Brand
– up to a 30-day supply	\$7*	20% of cost of drug, max \$75

*\*Please note: If the cost of the medicine is less than the minimum copayment, you will pay the lower amount.*

### Ways to Save!

To save on your prescription costs, consider the following options:

- \$ **Talking with your doctor about generic alternatives.**
- \$ **Use the CVS Mail Service or CVS retail locations for maintenance medications.** You can get a 90-day supply of medication for only 2 copays. Using a non-CVS retail pharmacy will cost you 3 copays.



### Hearing Aid Benefits Added Under Two Plans

Effective January 1, hearing aid benefits will be added to the Aetna/Innovation Health and Kaiser Permanente plans. The maximum benefit is \$1,500 per ear every 36 months. Hearing aid benefits will continue to be available to Aetna Medicare Advantage and Kaiser Permanente Medicare Advantage members.

### Expanded Benefits for Autism Spectrum Disorder

Starting in January, benefits will be available to participants diagnosed with autism spectrum disorder, regardless of age. Previously, benefits were available only to age 10. The benefit change applies to all FCPS health plans covering non-Medicare retirees - see your plan booklet for copay information.

# Benefit Changes for 2020 (continued)

## Benefits Enhancements for Kaiser Medicare Members Effective January 1, 2020

- **Need care outside of the KP service area?**  
Members who are traveling and outside of any Kaiser Permanente service area will be able to visit CVS MinuteClinics for urgent care services. You will be able to visit any urgent care location, retail clinic, and CVS MinuteClinics for your standard \$20 copay. You will need to bring your Kaiser Permanente ID and method of payment.

### Non-emergency transportation services

Kaiser Permanente will cover up to 24 one-way trips per calendar year to take you to and from appointments with a network provider (when provided by Kaiser's designated transportation provider). Look for more information in the materials being mailed by Kaiser Permanente.

### BrainHQ

A free subscription to an online brain training application to improve cognitive function (including memory, attention, and processing speed) as well as daily life (including safer driving, improved balance, and better mood). After January 1st, visit [kp.brainhq.com](http://kp.brainhq.com) to get started!

### Compression Garments

Certain compression bandages and garments will be available for \$0 as long as prescribed by your doctor.

## Kaiser's Medicare Plus Converting to Medicare Advantage

As was announced in the Fall 2018 FCPS Retiree Briefing, Kaiser Permanente residents in Virginia and the Maryland counties in the metropolitan D.C. area will convert from Kaiser's Medicare Plus plan to the Kaiser Permanente Medicare Advantage plan as of January 1, 2020.

There is no change to benefits for members receiving services at Kaiser facilities. However, Medicare Part B benefits can no longer be used to seek services from providers outside of Kaiser Permanente (unless referred to by a KP physician). Kaiser will continue to cover enrollees for emergency care or urgently needed care while outside of the service area.

Residents of D.C. and most Maryland counties converted to Kaiser Permanente's Medicare Advantage plan January 1, 2019.

## Aetna DNO Plan to Adjust Service Area

Effective January 1, 2020, Aetna will no longer offer the Dental Network Only (DNO) plan in six states (Arkansas, Mississippi, Alabama, South Carolina, Maine and New Hampshire) due to the limited number of DNO dentists available.

Retirees who reside in one of these states will need to switch to the DPPO plan during Open Enrollment to retain coverage under the FCPS plan. You can learn more about the DPPO plan at [www.ih-aetna.com/fcps](http://www.ih-aetna.com/fcps).

Available to Kaiser Medicare Members Only

*Not making changes to your plan?* **No action required during Open Enrollment.**

*Making changes?* Use the Retiree Medical and Dental Enrollment/Change form (HR-461) to change your plan or covered dependents. Forms are posted on [www.fcps.edu](http://www.fcps.edu) (search "Retiree Benefit Forms"). You may also contact the FCPS Office of Benefit Services via [HRConnection@fcps.edu](mailto:HRConnection@fcps.edu) or by phone at 1-571-423-3200 to request a copy of the form.

# Ways to Stay Healthy in 2020

## Take Advantage of Your Plan's Fitness Benefits!

It's easier than ever to take charge of your health and maintain an active, independent lifestyle! If you are in an FCPS Medicare plan, you have fitness benefits available to you at \$0 cost.

- **Aetna Medicare Advantage's Silver-Sneakers Program**

Members have access to over 16,000 participating fitness locations, where you can work out with cardio and strength training equipment, attend fitness classes, and access pools and saunas. You can also download *SilverSneakers Go*, a mobile fitness app that will provide on-demand workout programs and personalized advice. For more information on SilverSneakers, visit the Aetna Medicare website at [fcps.aetnamedicare.com](https://fcps.aetnamedicare.com), click on the "Live Well" dropdown menu and then click on "Gym Memberships & Fitness Classes".

- **Kaiser Permanente Medicare Advantage's Silver&Fit Exercise and Healthy Aging Program**

Members can choose from two (2) convenient options – a Fitness Center Membership or a Home Fitness Program. The Silver&Fit Fitness Center Membership gives you a free membership to a fitness center within Silver&Fit's network of participating locations. If you would prefer to workout at home, Silver&Fit's Home Fitness Program might be for you! Every calendar year, the Home Fitness Program will send you two fitness kits containing DVDs and booklets on many fitness topics like cardio strength, yoga, walking, and stress management. To get started, visit the Kaiser website at [my.kp.org/fcps](https://my.kp.org/fcps), click on "Plans and Services", and then click on "Silver & Fit Program".

*Please note: Silver&Fit is a continued pilot program for 2020. Continuation of this program in 2021 is dependent on participation.*

## Free Flu Immunizations

FCPS retirees may receive a seasonal flu immunization at any of the Benefits Open Houses. The flu shot is free if you present your FCPS Aetna Medicare Advantage ID card; otherwise the cost is \$27 (payable to INOVA by cash or check at the time of the immunization).

Registration is required for these clinics. **Schedule an appointment by emailing [flushots@fcps.edu](mailto:flushots@fcps.edu).**

Remember, you can also receive a flu shot from your doctor for no copay.



### *Date and Location*

### *Time*

- **Thursday, October 24** 4 – 7 p.m.  
Hayfield Secondary,  
Cafeteria  
(Benefits Open House)
- **Wednesday, October 30** 4 – 7 p.m.  
Chantilly High School,  
Cafeteria  
(Benefits Open House)
- **Wednesday, December 6** 2:30 – 5:30 p.m.  
Gatehouse Administrative  
Center

*For more information, search keywords "Retiree Wellness" on the FCPS website and email [flushots@fcps.edu](mailto:flushots@fcps.edu) for any questions.*

# Resources Available During Open Enrollment

FCPS encourages you to utilize the many available resources to aid you in making important benefits decisions. These resources include the FCPS and vendor websites, member service centers, and on-site support from FCPS staff and benefits vendors during Open Houses.

## FCPS Resources



**Visit our website**

[www.fcps.edu](http://www.fcps.edu)

(Search keyword "Benefits")



**Send us an email**

[HRConnection@fcps.edu](mailto:HRConnection@fcps.edu)



**Speak with a representative**

Benefit Services: 571-423-3200

Hours: 8 a.m. - 4:30 p.m., Mon. - Fri.

## Benefits Open House Events with Flu Shot Clinics

Date/Time	Location
<b>Thursday, October 24</b> 4:00 – 7:00 p.m.	Hayfield Secondary School Cafeteria 7630 Telegraph Road, Alexandria
<b>Wednesday, October 30</b> 4:00 – 7:00 p.m.	Chantilly High School Cafeteria 4201 Stringfellow Road, Chantilly
<p>Open Houses will include:</p> <ul style="list-style-type: none"> <li>• Flu shot clinics                             <ul style="list-style-type: none"> <li>- Appointments are required. See article on page 4. Please email <a href="mailto:flushots@fcps.edu">flushots@fcps.edu</a> to schedule an appointment.</li> </ul> </li> <li>• Benefit vendors and Human Resources staff will be available to answer questions.</li> </ul>	

## OE Extended Hours at Gatehouse

Date/Time	Location
<b>Tuesday, October 15</b> 4:00 – 7:00 p.m.	Gatehouse Administrative Center, 1 <sup>st</sup> floor 8115 Gatehouse Road, Falls Church
<b>Thursday, November 7</b> 4:00 – 7:00 p.m.	Gatehouse Administrative Center, 1 <sup>st</sup> floor 8115 Gatehouse Road, Falls Church
<ul style="list-style-type: none"> <li>• Human Resources staff will be present to answer questions and provide assistance.</li> </ul> <p><i>Please note: Due to space constraints, benefit vendors will not join us for extended hours, and flu shots will not be available.</i></p>	

## 2020 Dental Rates for ERFC and FCERS Retirees

Aetna DPPO			Aetna DNO	
Coverage Level	Pre-65 Retirees/ Dependents	Age 65 and Older Retirees/Dependents <sup>1</sup>	Coverage Level	All Age Groups
	Monthly Total Rate	Monthly Total Rate		Monthly Total Rate
Individual	\$51.85	\$59.07	Individual	\$21.25
Minifamily (2-Party)	\$88.15	\$100.40	Minifamily (2-Party)	\$36.15
Family	\$124.99	\$142.37	Family	\$51.14

## 2020 Medical Rates for ERFC Retirees

Medical Plan	Monthly Total Rate	ERFC Age 55 & Older Subsidy	Monthly Total Rate Minus Subsidy
<b>Aetna/Innovation Health</b> (Non-Medicare retirees)			
<b>Aetna Group Medicare Advantage PPO</b> (Medicare-eligible retirees)			
Individual	\$821.12	\$100.00	\$721.12
Minifamily (2-Party)	\$1,642.26	\$100.00	\$1,542.26
Family	\$2,052.81	\$100.00	\$1,952.81
Medicare Individual	\$362.50	\$100.00	\$262.50
Medicare Minifamily (2-Party)	\$724.99	\$100.00	\$624.99
Individual + Medicare	\$1,183.62	\$100.00	\$1,083.62
Minifamily + Medicare	\$2,004.76	\$100.00	\$1,904.76
Family + Medicare	\$2,052.81	\$100.00	\$1,952.81
<b>CareFirst BlueChoice Advantage</b> (Available to all retirees not eligible for Medicare)			
Individual	\$608.00	\$100.00	\$508.00
Minifamily (2-Party)	\$1,215.99	\$100.00	\$1,115.99
Family	\$1,520.01	\$100.00	\$1,420.01
<b>Kaiser Permanente</b> (Available to retirees who live in the local Kaiser Permanente/KP Medicare service area)			
Individual	\$668.94	\$100.00	\$568.94
Minifamily (2-Party)	\$1,337.88	\$100.00	\$1,237.88
Family	\$1,672.36	\$100.00	\$1,572.36
Medicare Individual	\$259.15	\$100.00	\$159.15
Medicare Minifamily (2-Party)	\$518.29	\$100.00	\$418.29
Individual + Medicare	\$928.09	\$100.00	\$828.09
Minifamily + Medicare	\$1,597.02	\$100.00	\$1,497.02
Family + Medicare	\$1,672.36	\$100.00	\$1,572.36

<sup>1</sup> The pre-65 premium is assessed if all covered individuals are under 65 or not covered by Medicare. The Age 65 and Older premium is assessed if one or more individuals are age 65 or older (or covered by Medicare).

## 2020 Medical Rates for FCERS Retirees

(Subsidy applies to age 55 and older)

Your 2020 medical rate will be the monthly total rate for your plan and coverage MINUS a subsidy based on your years of service (see *Retiree Benefits Handbook*).

Medical Plan	Monthly Total Rate	\$ 15 Subsidy	\$ 25 Subsidy	\$ 50 Subsidy	\$ 100 Subsidy	\$ 125 Subsidy	\$ 150 Subsidy	\$ 175 Subsidy
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### Aetna/Innovation Health (Non-Medicare retirees)

### Aetna Group Medicare Advantage PPO (Medicare-eligible retirees)

Individual	\$821.12	\$806.12	\$796.12	\$771.12	\$721.12	\$696.12	\$671.12	\$646.12
Minifamily (2-Party)	\$1,642.26	\$1,627.26	\$1,617.26	\$1,592.26	\$1,542.26	\$1,517.26	\$1,492.26	\$1,467.26
Family	\$2,052.81	\$2,037.81	\$2,027.81	\$2,002.81	\$1,952.81	\$1,927.81	\$1,902.81	\$1,877.81
Medicare Individual	\$362.50	\$347.50	\$337.50	\$312.50	\$262.50	\$237.50	\$212.50	\$187.50
Medicare Minifamily	\$724.99	\$709.99	\$699.99	\$674.99	\$624.99	\$599.99	\$574.99	\$549.99
Individual + Medicare	\$1,183.62	\$1,168.62	\$1,158.62	\$1,133.62	\$1,083.62	\$1,058.62	\$1,033.62	\$1,008.62
Minifamily + Medicare	\$2,004.76	\$1,989.76	\$1,979.76	\$1,954.76	\$1,904.76	\$1,879.76	\$1,854.76	\$1,829.76
Family + Medicare	\$2,052.81	\$2,037.81	\$2,027.81	\$2,002.81	\$1,952.81	\$1,927.81	\$1,902.81	\$1,877.81

### CareFirst BlueChoice Advantage

(Available to all retirees/dependents not eligible for Medicare)

Individual	\$608.00	\$593.00	\$583.00	\$558.00	\$508.00	\$483.00	\$458.00	\$433.00
Minifamily (2-Party)	\$1,215.99	\$1,200.99	\$1,190.99	\$1,165.99	\$1,115.99	\$1,090.99	\$1,065.99	\$1,040.99
Family	\$1,520.01	\$1,505.01	\$1,495.01	\$1,470.01	\$1,420.01	\$1,395.01	\$1,370.01	\$1,345.01

### Kaiser Permanente

(Available to retirees who live in the local KP/KP Medicare service area)

Individual	\$668.94	\$653.94	\$643.94	\$618.94	\$568.94	\$543.94	\$518.94	\$493.94
Minifamily (2-Party)	\$1,337.88	\$1,322.88	\$1,312.88	\$1,287.88	\$1,237.88	\$1,212.88	\$1,187.88	\$1,162.88
Family	\$1,672.36	\$1,657.36	\$1,647.36	\$1,622.36	\$1,572.36	\$1,547.36	\$1,522.36	\$1,497.36
Medicare Individual	\$259.15	\$244.15	\$234.15	\$209.15	\$159.15	\$134.15	\$109.15	\$84.15
Medicare Minifamily	\$518.29	\$503.29	\$493.29	\$468.29	\$418.29	\$393.29	\$368.29	\$343.29
Individual + Medicare	\$928.09	\$913.09	\$903.09	\$878.09	\$828.09	\$803.09	\$778.09	\$753.09
Minifamily + Medicare	\$1,597.02	\$1,582.02	\$1,572.02	\$1,547.02	\$1,497.02	\$1,472.02	\$1,447.02	\$1,422.02
Family + Medicare	\$1,672.36	\$1,657.36	\$1,647.36	\$1,622.36	\$1,572.36	\$1,547.36	\$1,522.36	\$1,497.36

#### Key to Coverage Level Rates

**Minifamily (2-Party):** You + 1 dependent; no one has Medicare coverage.

**Family:** You + 2 or more dependents; no one has Medicare coverage.

**Medicare Individual:** You (the individual) have Medicare coverage.

**Medicare Minifamily (2-Party):** You + 1 dependent. Both you and your dependent have Medicare coverage.

**Individual + Medicare:** You + 1 dependent. One individual does not have Medicare coverage and one individual does.

**Minifamily + Medicare:** You + 2 dependents. Two individuals do not have Medicare coverage and one individual does.

**Family + Medicare:** You + 3 or more dependents. Three or more individuals do not have Medicare coverage and one individual does.

# Your Open Enrollment Checklist

## Before Open Enrollment:

- Review your pre-open enrollment statement to ensure your plan and covered dependent(s) information is correct.
- If you will be requesting coverage for your spouse and/or dependent children who are not currently enrolled, begin gathering legal documentation needed to add them to the plan.
- If you are a direct bill participant (i.e. paying premiums to Optum), look for mailings from Optum.

## 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 both the FCPS and benefit vendor websites, Benefit Open Houses, or contact the Department of Human Resources.
- If you wish to change your plan or covered dependent(s), complete Form HR-461 and return to the Office of Benefit Services. The form can be obtained from:
  - [www.fcps.edu](http://www.fcps.edu), search keywords "Retiree benefits forms"
  - Benefit Open Houses (see page 5 for complete schedule)
  - HR Client Services: 571-423-3000 or 800-831-4331
- You do not need to take action if you are not making any coverage changes.**

## After Open Enrollment:

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

### Retirees adding their spouse or dependent children, please note –

- FCPS requests your spouse/dependent child(ren)'s SSN for reporting health plan enrollment to the IRS.
- If you are requesting coverage for your spouse and/or dependent children not currently enrolled, you must supply the appropriate legal documents to support eligibility for coverage under the plan. Documents are not required for dependents currently covered by the plan.

*Your dependent's coverage cannot be made effective until the Office of Benefit Services receives appropriate legal documentation.*

### Eligible for Medicare? Retirees and Dependents Required to Enroll When First Eligible

- All FCPS retiree medical plans require retirees, spouses, and their dependents to enroll in Medicare Parts A and B when they become eligible for Medicare, **including eligibility due to disability.**
- Retirees who retained FCPS health coverage must elect Medicare when eligible even if they are working for another employer.



# Additional Benefits Information

## Telemedicine Provides Convenient Access to Medical Care

Don't let a cold ruin your holiday season! All FCPS health plans provide around-the-clock access to medical care through telemedicine benefits.

Telemedicine allows you to speak or video chat with a board-certified physician who can diagnose and recommend treatment for many uncomplicated, non-emergency health concerns (such as sinus problems, ear infections, fever, and cough/sore throat). They can also issue prescriptions, if needed.



Not only are these benefits a convenient way to get personalized medical care when you're out of town or if your doctor's office is closed, you can also access these benefits when it is difficult to travel to see your doctor. You can access telemedicine benefits anytime, anywhere!

	Aetna/Innovation Health and Aetna Medicare Advantage	CareFirst	Kaiser Permanente and Kaiser Medicare Advantage
Learn More	Go to: <a href="http://www.ih-aetna.com/fcps/">www.ih-aetna.com/fcps/</a>  Click on "Medical" then "24/7 Assistance".	Go to: <a href="http://www.carefirst.com/fcps">www.carefirst.com/fcps</a>  Refer to the "CareFirst Video Visit" article on the home page.	Go to: <a href="http://my.kp.org/fcps">my.kp.org/fcps</a>  Look under "Resources" for video visit.
Accessing Services	Register first at: <a href="http://www.teladoc.com">www.teladoc.com</a> .  Phone: - 1-855-TELADOC  Online video visit: - <a href="http://www.teladoc.com">www.teladoc.com</a> ; or - Teladoc™ app	Register first using the CareFirst website or app  Online video visit only: - <a href="http://www.carefirstvideovisit.com">www.carefirstvideovisit.com</a> ; or - CareFirst Video Visit app	Register or sign on through My Health Manager: <a href="http://www.kp.org">www.kp.org</a>  Online video visit only.
Cost for General Medical/ Telemedicine Services	\$20/session (after deductible) (for AIH members)  \$0/session (for Aetna Medicare Adv. members)	\$20/session (after deductible)	\$0/visit (for both Kaiser Permanente and KP Medicare Advantage members)

*Learn more about your plan's telemedicine benefits by visiting the plan's website.*

## Are your beneficiaries up to date?

Major life events such as retirement or loss of a spouse may warrant review of your beneficiary designations. Keep in mind you may have different beneficiaries designated for your life insurance, retirement, and deferred compensation benefits. Virginia Retirement System (VRS) retirees may contact the VRS at 888-827-3847 (VA-RETIR) to verify beneficiary designations for their VRS retirement and life insurance benefits. Detailed instructions for updating your beneficiaries can be found on the FCPS website ([www.fcps.edu](http://www.fcps.edu), search keyword "beneficiary").



# Your Benefits and the Law

## Medicare Prescription Drug (Medicare D) Plan

All FCPS medical plans include prescription drug coverage that is currently more comprehensive than the Medicare prescription drug plan. For more information, see “Important Notice from Fairfax County Public Schools about Your Prescription Drug Coverage and Medicare” in the Retiree Benefits Handbook.

## Summary of Benefits and Coverage

An updated Summary of Benefits and Coverage or Evidence of Coverage for each medical plan is available on each medical vendor’s website.

You can find these documents here:

- Aetna/Innovation Health: [www.ih-aetna.com/fcps](http://www.ih-aetna.com/fcps)
- Aetna Medicare Advantage: [fcps.aetnamedicare.com](http://fcps.aetnamedicare.com)
- CareFirst: [www.carefirst.com/fcps](http://www.carefirst.com/fcps)
- Kaiser Permanente and KP Medicare: [my.kp.org/fcps](http://my.kp.org/fcps)

## 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.

## 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](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in 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](http://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.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272)
- Medicaid: [www.coverva.org/programs\\_premium\\_assistance.cfm](http://www.coverva.org/programs_premium_assistance.cfm) or call 800-432-5924
- CHIP: [www.coverva.org/programs\\_premium\\_assistance.cfm](http://www.coverva.org/programs_premium_assistance.cfm) or call 855-242-8282.

## FCPS Plans Comply with Non-Discrimination Provisions of the Affordable Care Act

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."

### ENGLISH

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 571-423-3200.

### AMHARIC (አማርኛ)

አዳምጥ : አማርኛ, ከክፍያ ነፃ የቋንቋ እርዳታ አገልግሎቶች, የሚናገሩ ከሆኑ, ለእርስዎ የሚገኙ ናቸው። 571-423-3200 ይደውሉ።

### ARABIC (العربية)

تنبيه: إذا كنت تتكلم العربية، وخدمات المساعدة اللغوية، مجاناً، تتوفر لك. مكالمة 571-423-3200.

### BENGALI (বাংলা)

দৃষ্টি আকর্ষণ: আপনি বাংলা, ভাষা সহায়তা সেবা, নিখরচা কথা বলতে পারেন, আপনার জন্য উপলব্ধ। 571-423-3200 কল।

### CHINESE (繁體中文)

注意: 如果你说中国话, 语言协助服务, 免费的, 都可以给你。拨打571-423-3200。

### FRENCH (Français)

ATTENTION : Si vous parlez français, les services d'assistance de langues, gratuitement, sont à votre disposition. Appelez 571-423-3200.

### GERMAN (Deutsch)

ACHTUNG: Wenn Sie Deutsch sprechen, Sprachassistentendienste sind kostenlos, zur Verfügung. Rufen Sie 571-423-3200.

### HINDI (हिंदी)

ध्यान दें: यदि आप अंग्रेजी, भाषा सहायता सेवाएं, नि: शुल्क बोलते हैं, तो आप के लिए उपलब्ध हैं। 571-423-3200 पर कॉल करें।

### IBO (Igbo asusu)

Ntị : Ọ bụrụ na ị na-ekwu okwu n'ala Igbo, asụsụ aka ọrụ, n'efu, dị ka gị. Akpọ 571-423-3200.

### KOREAN (한국어)

주의: 당신이 한국어, 무료 언어 지원 서비스를 말하는 경우 사용할 수 있습니다. 571-423-3200 를 호출합니다.

### KRU (Bàsɔ̀-̀wùdù-po-nyò)

Dè dẹ nià kẹ dyédé gbo: Ọ jù kẹ m̀ Bàsɔ̀-̀wùdù-po-nyò jù ní, níí, à wudu kà kò dọ po-poò béin m̀ gbo kpáa. Dá 571-423-3200.

### PERSIAN FARSI (فارسی)

توجه: اگر شما فارسی صحبت می کنید، خدمات کمک زبان رایگان در دسترس شما هستند. پاسخ 3200-423-571.

### RUSSIAN (Русский)

ВНИМАНИЕ : Если вы говорите России, переводческие услуги, бесплатно, доступны для вас. Звоните 571-423-3200.

### SPANISH (Español)

ATENCIÓN : Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame a 571-423-3200.

### TAGALOG (Tagalog)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 571-423-3200.

### URDU (اُردو)

توجه: اگر آپ اردو بولتے ہیں تو، مفت زبان کی مدد کی خدمات آپ کو دستیاب ہیں۔ 571-423-3200 پر کال کریں۔

### VIETNAMESE (Tiếng Việt)

Chú ý : Nếu bạn nói tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ, miễn phí, có sẵn cho bạn. Gọi 571-423-3200.

### YORUBA (èdè Yorùbá)

AKIYESI: Bi o ba nsọ èdè Yorùbú ọfẹ ni iranlọwọ lori èdè wa fun yin o. Ẹ pe ẹrọ-ibanisọrọ yi 571-423-3200.

**Department of Human Resources**

Office of Benefit Services

Gatehouse Administration Center, Suite 2700

8115 Gatehouse Road, Falls Church, Virginia, 22042-1203

## FCPS Open Enrollment Information

### Your Wellness Reminders:

- » Get your flu shot;
- » Take advantage of your Medicare plan's fitness benefits; and,
- » Be sure to schedule your preventive screenings and vaccines.

### Open Enrollment: October 14 - November 8

Please read thoroughly to learn more about:

- ☑ Benefit plan updates for 2020;
- ☑ 2020 medical and dental premiums; and
- ☑ Ways to stay healthy in 2020.

Visit [www.fcps.edu](http://www.fcps.edu) and search "Open Enrollment" for more details.