Retiree Benefits Handbook
Your Benefits Contacts
If you have questions about your benefits or need forms or information, contact:

### HEALTH CARE PLANS

<table>
<thead>
<tr>
<th>Health Care Plan</th>
<th>Website</th>
<th>Phone Number</th>
<th>Operating Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna Dental (DPPO and DMO)</td>
<td><a href="http://www.ih-aetna.com/fcps">www.ih-aetna.com/fcps</a></td>
<td>877-238-6200</td>
<td>8 am–6 pm M–F</td>
</tr>
<tr>
<td>Aetna/Innovation Health</td>
<td><a href="http://www.ih-aetna.com/fcps">www.ih-aetna.com/fcps</a></td>
<td>888-236-6249</td>
<td>8 am–6 pm M–F</td>
</tr>
<tr>
<td>CareFirst BlueChoice Advantage</td>
<td><a href="http://www.carefirst.com/fcps">www.carefirst.com/fcps</a></td>
<td>800-296-0724</td>
<td>8 am–9 pm M–F</td>
</tr>
<tr>
<td>Kaiser Permanente HMO</td>
<td><a href="http://my.kp.org/fcps/">http://my.kp.org/fcps/</a></td>
<td>800-777-7902</td>
<td>7:30 am–5:30 pm M–F</td>
</tr>
<tr>
<td>CVS Caremark (Effective 1/1/17)</td>
<td><a href="http://info.caremark.com/fcps">http://info.caremark.com/fcps</a></td>
<td>888-217-4161</td>
<td>Available 24/7</td>
</tr>
<tr>
<td>SilverScript (Effective 1/1/17)</td>
<td><a href="http://fairfaxps.silverscript.com/">http://fairfaxps.silverscript.com/</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription drug plan for Aetna/Innovation Health and CareFirst members (Medicare Retirees)</td>
<td><a href="http://www.express-scripts.com/fcps">www.express-scripts.com/fcps</a></td>
<td>866-815-0003</td>
<td>Available 24/7</td>
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<tr>
<td>Express Scripts (Through 12/31/16)</td>
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### RETIREMENT OFFICES

<table>
<thead>
<tr>
<th>Retirement Office</th>
<th>Website</th>
<th>Phone Number</th>
<th>Operating Hours</th>
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<tbody>
<tr>
<td>Educational Employees’ Supplementary Retirement System of Fairfax County (ERFC)</td>
<td><a href="http://www.fcps.edu">www.fcps.edu</a>, search “ERFC”</td>
<td>703-426-3900</td>
<td>8 am–4:30 pm M–F</td>
</tr>
<tr>
<td></td>
<td></td>
<td>844-758-3793</td>
<td></td>
</tr>
<tr>
<td>Virginia Retirement System (VRS)</td>
<td><a href="http://www.varetire.org">www.varetire.org</a></td>
<td>888-827-3847</td>
<td>8:30 am–4 pm M–F</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(VA-RETIR)</td>
<td></td>
</tr>
<tr>
<td>Fairfax County Employees’ Retirement System (FCERS)</td>
<td><a href="http://www.fairfaxcounty.gov/retirement">www.fairfaxcounty.gov/retirement</a></td>
<td>703-279-8200</td>
<td>8 am–4:30 pm M–F</td>
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<tr>
<td></td>
<td></td>
<td>800-333-1633</td>
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### 457(b) & 403(b) RETIREMENT SAVINGS PLANS

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Website</th>
<th>Phone Number</th>
<th>Operating Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMPOWER Retirement-457(b) Plan</td>
<td><a href="http://www.GWRS.com/fcps">www.GWRS.com/fcps</a></td>
<td>877-449-FCPS (3277)</td>
<td>9 am–8 pm M–F</td>
</tr>
<tr>
<td>Tax-Deferred Account-403(b)</td>
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### LIFE INSURANCE

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<thead>
<tr>
<th>Life Insurance</th>
<th>Website</th>
<th>Phone Number</th>
<th>Operating Hours</th>
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</thead>
<tbody>
<tr>
<td>ERFC Members – Minnesota Life</td>
<td><a href="http://www.varetire.org">www.varetire.org</a></td>
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</tr>
<tr>
<td>FCERS Members – Minnesota Life</td>
<td><a href="http://www.fcps.edu">www.fcps.edu</a>—search “Life Insurance” on the Employee Benefits website.</td>
<td>571-423-3200, option 3</td>
<td>8 am–4:30 pm M–F</td>
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### FEDERAL GOVERNMENT RESOURCES

<table>
<thead>
<tr>
<th>Federal Government Resource</th>
<th>Website</th>
<th>Phone Number</th>
<th>Operating Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Centers for Medicare and Medicaid Services</td>
<td><a href="http://www.cms.hhs.gov">www.cms.hhs.gov</a></td>
<td>800-Medicare or 800-633-4227</td>
<td>7 am–7 pm M–F</td>
</tr>
<tr>
<td>Social Security Administration</td>
<td><a href="http://www.ssa.gov">www.ssa.gov</a></td>
<td>800-772-1213</td>
<td>7 am–7 pm M–F</td>
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### FCPS RESOURCES

<table>
<thead>
<tr>
<th>Resource</th>
<th>Website</th>
<th>Phone Number</th>
<th>Operating Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office of Benefit Services</td>
<td><a href="mailto:HRConnection@fcps.edu">HRConnection@fcps.edu</a></td>
<td>571-423-3200, option 3</td>
<td>8 am–4:30 pm M–F</td>
</tr>
<tr>
<td>Human Resources (HR) Client Services</td>
<td><a href="mailto:HRConnection@fcps.edu">HRConnection@fcps.edu</a></td>
<td>571-423-3000</td>
<td>8 am–4:30 pm M–F</td>
</tr>
<tr>
<td></td>
<td></td>
<td>800-831-4331, extension 3000</td>
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</tbody>
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This handbook is not intended to be a comprehensive reference and should be reviewed in conjunction with other FCPS benefits materials. In the event of any conflict between official benefit plan documents, benefit contracts, and this handbook, the official information will govern. FCPS reserves the right to modify and/or discontinue any of these plans.
Important Information for the Year You Retire

You and your dependents may continue your participation in FCPS medical and dental plans if you meet the eligibility requirements stated on the next page.

At the time you retire, your health care insurance coverage will continue:

• Through the end of August if you retire in June, July, or August.
• Through the last month of employment if you retire in any other month.

**FCPS requires retirees and spouses/covered dependents who are eligible for Medicare to elect and maintain Medicare Parts A and B in order to maintain health coverage under an FCPS medical plan.** This applies to retirees and spouses who will be turning age 65 as well as retirees, spouses, or covered dependents who are eligible for Medicare due to disability.

**Premium Payment**

As a retiree, you are responsible for the full premium (minus any FCPS subsidies) if you decide to continue to participate in FCPS health plans. When possible, FCPS deducts your health plan premiums from your ERFC or FCERS monthly pension payment. If your annuity is insufficient from which to deduct all medical and dental premiums, FCPS will send you coupons showing the premium you must pay each month.

**Address Changes**

You must keep your address updated with ERFC/VRS and/or FCERS in order to receive mailings from the Office of Benefit Services after you retire. Contact information for both retirement agencies is on the “Your Benefits Contacts” page opposite the Table of Contents in this handbook.

**Flexible Spending Accounts at Retirement**

Your flexible spending account benefit plan(s) will end on the same schedule as your health insurance. **For expenses incurred in plan year 2017, you have until March 31 of 2018 to submit claims for eligible expenses. Remember that FSA claims must be incurred before your date of retirement.**

**HR Retiree Services**

Have a question? You can get your answer three ways:

1. E-mail us at HRConnection@fcps.edu
2. Visit us online at www.fcps.edu, click on “Retirees”.
3. Or call HR Client Services at 571-423-3000 or 800-831-4331, ext. 8172.
Health Care Benefits in Retirement

Eligibility

In order to be eligible for FCPS medical and/or dental benefits in retirement, you must meet the following criteria:

• Have been enrolled in the type of coverage (medical, dental, or both) for sixty (60) consecutive months immediately prior to retirement*;

• Be eligible for normal, early, or disability retirement benefits, and elect to commence your pension benefits at the time you terminate employment with FCPS;

• Indicate your election to continue benefits prior to retirement*; and

• Elect Medicare Parts A and B, if you and/or your spouse or covered dependent are age 65 or older or are eligible for Medicare. This typically occurs are age 65, but may occur earlier due to disability.

If you meet the above eligibility and choose not to enroll in the health plans by the effective date of your retirement, you will not have the option to enroll as a retiree at a later date unless you are a DHO participant as described below.

FCPS Subsidies

If you are a retiree age 55 or older (or if you retire due to a disability), FCPS provides a subsidy toward the cost of your FCPS medical coverage. The subsidy reduces the cost of your medical coverage. Subsidy schedules can be found on page 20. As a retiree, you do not pay your health plan contributions on a pre-tax basis as you did as an employee. Contact your tax advisor for information about the tax status impact of your contributions on your income tax liability.

Deferred Health Option

If you meet the eligibility for retiree health care benefits described above and you were hired prior to July 1, 2005, at termination of employment, you have a one-time election opportunity to participate in the Deferred Health Option (DHO). The DHO program creates a safety net for eligible retirees who elect not to enroll in an FCPS medical and/or dental plan when they retire, but wish to maintain their eligibility for future enrollment in the retiree health plans.

By paying a monthly premium, DHO participants may elect FCPS retiree medical and/or dental coverage if he/she loses similar coverage for the following reasons:

• death of spouse
• divorce (or legal separation in states where permitted)
• termination of employment (or termination of spouse’s employment) that results in a change in eligibility
• significant increase in cost of coverage
• loss of eligibility under spouse’s health and/or dental plan (such as becoming eligible for Medicare).

The DHO participant may enroll only in the type of health insurance plan that they lost (i.e. medical or dental).

Once enrolled in an FCPS retiree medical and/or dental plan, the individual will be subject to all applicable rules for FCPS participants.

*Note: Criteria does not apply to those eligible retirees who elected dental coverage during the special open enrollment period in the fall of 2016.
Changing Your Health Benefits

If you are eligible for retiree health care benefits, you may elect to continue health coverage at the time of retirement, provided you meet the eligibility criteria described on page 4.

You may add eligible dependents or change plans during Open Enrollment, usually held in the fall of each year. Changes made during Open Enrollment take effect January 1 of the following year.

As a retiree, you may cancel your health benefits or remove a dependent at any time. In most cases, the change will not take effect until the first of the month after the Office of Benefit Services receives your form. Once you cancel your health insurance coverage as a retiree, you and your dependents generally will NOT have the option to enroll at a later date. However, re-enrollment may be permitted in the following circumstances:

- Your spouse is an active FCPS employee and you continue to be covered by an FCPS health plan through his or her eligibility; or
- You are re-employed with FCPS and continue coverage in FCPS health plans as an active employee.

No break in coverage can occur.

Status Changes or Qualifying Events

You must notify the Office of Benefit Services within 30 calendar days of a status change or qualifying event.

If you have a qualifying event and wish to change coverage, you must inform the Office of Benefit Services by completing and submitting the Retiree Enrollment and Change Form (HR-461), which is available on the FCPS Retiree Benefits website: Go to www.fcps.edu, search keyword “Retirees”; or by calling the FCPS Office of Benefit Services at 571-423-3200, option 3.

If you are requesting to add a dependent, you must also provide the required documentation demonstrating change in eligibility.

If you fail to notify FCPS within 30 calendar days, you may not add the dependent until Open Enrollment.

Required Notification

You must notify the Office of Benefit Services within 30 calendar days of the following qualifying events:

- You, your covered spouse, or covered dependents becomes eligible for Medicare
- You receive benefits as a surviving spouse and you remarry.
Other FCPS Benefits at Retirement

Tax-Deferred Retirement Savings Plans: 457(b) and 403(b)

When Contributions End

Contributions to the 403(b), 457(b), and Hybrid 457 plan end upon resignation or retirement. If you are considering re-employment with FCPS, please be aware of the following potential impact on your tax-deferred savings plan:

- Temporary, hourly employees are eligible to contribute to the 403(b) plan through payroll deduction. However, this is not an option for the 457(b) plan.
- If you are retired and re-employ in a temporary hourly position, such as a substitute teacher, you may not be eligible to initiate a distribution, such as a rollover or cash withdrawal, from your FCPS 403(b) or 457(b) plan. Because you are an active employee, various tax laws prohibit distributions from these plans, except when certain criteria are met.

Accessing Your Funds

- Contact your 403(b) and/or 457(b) investment provider for distribution advice about your account. Vendor contact information can be found on the FCPS website.
- If you are a 12-month employee and receive an annual leave payout, your tax-deferred contribution(s) will automatically be deducted from that payment unless you stop your contribution(s) prior to that payout. You should contact your 403(b) and/or the 457(b) investment provider for advice about your account.
- Federal tax law generally requires that plan participants receive an annual required minimum distribution (RMD) no later than April 1 of the year following the year you turn age 70½ or, in the year you retire from FCPS, whichever is later. Contact your investment provider(s) for further details.

403(b) Distributions

TSA Consulting Group (TSACG) is the 403(b) third-party administrator for FCPS and serves as the clearinghouse for all 403(b) transactions. You will initiate all distribution transactions with TSACG. TSACG is responsible for evaluating and authorizing distribution and withdrawal transactions (to include cash withdrawals, rollovers, loans, and hardship withdrawals). You will initiate all distribution transactions through TSACG. You may request distributions by completing the necessary forms obtained from your investment provider, attaching them to a Transaction Routing Request form, and submitting all completed documents to TSACG for evaluation and authorization. The Transaction Routing Request form can be found on the TSACG website.

457(b) Distributions

You should contact EMPOWER Retirement for distribution information at (877) 449-FCPS (3277) or on the EMPOWER website.

Hybrid 457 Distributions

ICMA-RC is the Hybrid 457 third-party administrator for VRS. To request a distribution, you must submit the appropriate distribution form to ICMA-RC by mail or by fax. The form can be found at www.varetire.org/hybrid under Forms. A separate form is required for distributions from both the Hybrid 457 Deferred Compensation Plan and the Hybrid 401(a) Cash Match Plan. For more information on requesting a distribution, contact ICMA-RC toll-free at 1-VRS-DC-Plan1 (1-877-327-5261, select Option 1) and ask to speak with an Investor Services Representative.
Long-Term Disability

Your eligibility for long-term disability benefits generally ends upon your retirement. However, if you are currently collecting a long-term disability benefit (LTD), contact Liberty Mutual to determine how your retirement benefit will impact your LTD benefit.

Leave Benefits

Annual Leave

The Office of Payroll Management automatically pays all funds due to you for unused annual leave approximately one to two pay periods after your last regular paycheck.

Sick Leave

ERFC Legacy Plan & FCERS—Any unused sick leave accrued through your retirement date is applied as additional retirement service credit if you are a vested member of the ERFC Legacy plan or FCERS. No monetary payout occurs for unused sick leave.

ERFC 2001—Sick leave conversion does not apply to members of ERFC 2001 (employees who were hired on or after July 1, 2001). ERFC 2001 members do not receive service credit, nor do they receive a monetary payout for unused sick leave.

VRS-Only Members (Not Enrolled in ERFC)—VRS-only members do not receive additional service credit for unused sick leave. Instead, you are eligible for a sick leave payout at a rate of $1.25 per hour of unused sick leave.

Your Retirement Checks

VRS, ERFC, and FCERS require you to sign up for direct deposit of your retirement benefits. Be sure to contact your retirement plan(s) if you change banks or account numbers.

VRS Retirement Checks—Your retirement date is the first day of the month in which you choose to retire. VRS makes deposits on the first business day of the month or on the last business day of the preceding month if the first day of the month falls on a holiday or weekend. If VRS receives your retirement application at least 90 days before your retirement date, you will receive your first check on the first of the month following the month you last contributed to VRS. Your retirement benefit is payable on the first of the month for the previous month.

ERFC Retirement Checks—Your effective retirement date is always the first day of the month in which you choose to retire. You receive your monthly retirement payment on the last day of the month.

FCERS Retirement Checks—You will receive your retirement payment on the last working day of the month. You will receive your first check at the end of the first full month in which you make no contributions to FCERS. You receive your monthly retirement payment on the last day of the month.
Dependent Eligibility & Required Documentation for FCPS Health Plan Coverage

FCPS requires documentation demonstrating all insured dependents meet eligibility criteria. You have **30 calendar days** from a qualifying event to complete and submit enrollment form along with applicable documentation from the chart below to verify your dependent’s eligibility before coverage will become effective.

<table>
<thead>
<tr>
<th>Dependents</th>
<th>Eligibility Definition</th>
<th>Documentation Required</th>
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</table>
| Spouse                              | A person to whom you are legally married                                               | Photocopy of the front page of the employee’s most IRS Form 1040 that includes the employee's spouse (you may remove all financial information)  *
|                                     |                                                                                       | *Note: not required if married in same year as being added to plan AND Photocopy of marriage certificate  |
|                                     |                                                                                       | Please note: Surviving spouses of deceased FCPS employees/retirees must notify FCPS if remarried. |
| Biological Child*                   | A biological son or daughter of the retiree                                           | Photocopy of birth certificate showing employee’s name                                  |
| Adopted Child*                      | An adopted son or daughter of the retiree or a child placed for adoption               | Photocopy of an Final Adoption Decree or an Interlocutory Decree of Adoption with the presiding judge’s signature and seal; OR Photocopy of the child’s birth certificate showing the employee as the adopting parent |
| Stepchild of a Current Marriage*    | A stepson or stepdaughter of the retiree                                               | Photocopy of birth certificate showing employee’s spouse’s name; AND Photocopy of marriage certificate showing the employee and child’s parent’s name |
| Child under Legal Guardianship*     | A child for whom the retiree has been appointed legal guardian                        | Photocopy of the final court order, with the presiding judge’s signature and seal, affirming the employee as the child’s legal guardian |
| Child under Legal Custody*          | A child for whom the retiree has been granted legal custody                            | Photocopy of the court order of custody with the presiding judge’s signature and date, affirming the child’s placement in legal custody of the named employee |
| Foster Child*                       | Certain eligible foster children                                                       | Photocopy of the certified foster care documents with the name of the child and the name of the employee |
| Disabled Child                      | A child age 26 or older who is wholly dependent on the retiree for support and maintenance due to a disability that occurred prior to age 26 | Photocopy of birth certificate showing employee’s name as mother or father (this only verifies dependent eligibility - your health carrier determines the disability status of the child) AND Approved Disability Certification from your medical and/or dental carrier |

*Children must be under age 26, unless disabled.

Examples of ineligible individuals include: former spouse; former spouse’s child not biologically related to you (exceptions may apply with applicable court orders); child age 26 or older unless they are disabled as certified by the plan.

If the source document is not in English, you must have the document translated prior to supplying it to the Office of Benefits Services.

Document copies can typically be obtained in the locality where the birth or marriage occurred, or via the following websites. Fees will likely apply. www.vitalchek.com or www.vitalrec.com; www.irs.gov/taxtopics/tc156.html (for copy of tax return).
Medical Plans

FCPS offers three medical plans that include prescription and vision benefits:

- Aetna/Innovation Health
- CareFirst BlueChoice Advantage
- Kaiser Permanente

Retiree eligibility to enroll in these plans is governed by Medicare eligibility of the retiree, spouse, or covered dependent. Additionally, retirees who wish to enroll in KP must reside within the appropriate service area.

Aetna/Innovation Health

Aetna/Innovation Health is a preferred provider plan that uses the strengths of two organizations, Aetna and Inova Health Systems. In addition to Inova facilities, the plan has a strong national network of physicians, hospitals and ancillary health care providers. This plan is available to both non-Medicare and Medicare-eligible retirees.

Plan Highlights

- You do not have to choose a Primary Care Provider (PCP).
- You are not required to obtain referrals to specialists.
- Registered nurses staff a 24-7 medical advice service to answer your health care questions.
- The plan has an annual deductible that must be satisfied before benefits will pay.
- You pay a copayment for most in-network non-preventive care office visits.
- Preventive care for checkups, screenings, vaccines, and more, will be covered at 100% when provided in network.
- For services not considered office visits, most in-network services are covered at 90% of the plan allowance. The remaining 10 percent is the coinsurance amount for which you are responsible.
- Pharmacy benefits are provided through CVS Caremark/SilverScript.
- Vision benefits are provided through Aetna Vision Preferred, in partnership with the EyeMed vision network.

To find network providers and review both the Summary of Benefits and Coverage and the Summary Plan Booklet, visit the Aetna/Innovation Health website at www.ih-aetna.com/fcps or call Member Services at 888-236-6249.
CareFirst BlueChoice Advantage

CareFirst BlueChoice Advantage functions as both a POS and PPO plan. The plan uses both the BlueChoice Advantage network for in-network benefits as well as BlueCard PPO providers when care is delivered outside of the CareFirst service area. **This plan is available to only non-Medicare eligible retirees/dependents.**

Plan Highlights

- You do not have to choose a PCP.
- You are not required to obtain referrals to specialists.
- Registered nurses staff a 24-7 medical advice service to answer your health care questions.
- You pay a copayment for most in-network non-preventive care office visits.
- Preventive care for checkups, screenings, vaccines, and more, will be covered at 100% when provided in network.
- Most in-network services not considered office visits are covered at 90 percent of the plan allowance. The remaining 10 percent is the coinsurance amount for which you are responsible.
- Pharmacy benefits are provided through CVS Caremark.
- Vision benefits are provided through CareFirst's partnership with Davis Vision.

To find network providers and review both the Summary of Benefits and Coverage and the Summary Plan Booklet, visit the CareFirst website at [www.carefirst.com/fcps](http://www.carefirst.com/fcps) or call Member Services at 800-296-0724.

Contact your health plan to ...

- Clarify your benefits
- Ask questions about services and costs
- Request an identification card if you have not received one or if you need a replacement
- Obtain information about providers
- File an appeal

**Aetna/Innovation Health**  
Medical: 888-236-6249  

**CareFirst BlueChoice Advantage**  
Medical: 800-296-0724  
Vision (Davis Vision): 888-343-3462

**Kaiser Permanente**  
800-777-7902

**CVS Caremark**  
(effective January 1, 2017)  
(Aetna/Innovation Health and CareFirst non-Medicare members)  
888-217-4161

**SilverScript**  
(effective January 1, 2017)  
(Aetna/Innovation Health Medicare members)  
877-321-2597

**Express Scripts**  
(through December 31, 2016)  
(Aetna/Innovation Health and CareFirst members)  
866-815-0003

For more detailed information on FCPS health plans (Aetna/Innovation Health, CareFirst BlueChoice Advantage, and Kaiser Permanante), visit [https://www.fcps.edu/Medical-Insurance-for-Retirees](https://www.fcps.edu/Medical-Insurance-for-Retirees).
Kaiser Permanente Signature HMO

This plan provides a wide range of integrated preventive care and health assessments, including outpatient services, laboratory, radiology, pharmacy, and health education to its members. You must reside in Kaiser’s service area to retain coverage in this plan. This plan is available to retirees who reside within the Kaiser Permanente/Kaiser Medicare service area.

Plan Highlights

- This plan provides a wide range of integrated preventive care and health assessments, including outpatient services, laboratory, radiology, pharmacy, and health education, to its members.
- All services must be provided by Kaiser Permanente physicians unless referred to an external provider by KP.
- No deductible applies.
- You pay a copayment for most in-network office visits.
- You must have a referral from your primary care physician to see a specialist.
- Preventive care is covered at 100% for checkups, screenings, vaccines, and more when provided in network.
- A 24-hour Medical Advice and Appointment Line.
- You may receive care at any Kaiser medical facility in the local area. Some Kaiser facilities include urgent care centers for non-life threatening after-hours emergencies.
- Care and services not directly managed by Kaiser Permanente are not covered, except for out-of-area emergencies.
- Prescription drugs may be obtained at a Kaiser Permanente.
- Participants are eligible for a 25% discount on frames and lenses, and a 15% discount on contact lenses when obtained at a Kaiser Permanente optical facility. This discount is in addition to the annual $150 vision benefit allowance.
- Live Well Be Well is a free health education program that includes classes on managing high blood pressure, diabetes, back pain, etc.

To review the Summary of Benefits and Coverage and the Evidence of Coverage visit Kaiser’s website at http://my.kp.org/fcps for more information.

Kaiser Service Area

The Kaiser Permanente service area for FCPS retirees includes Northern Virginia, Maryland, and Washington, DC. Kaiser Permanente Medicare members have a different service area than non-Medicare members. Details on service areas are available at http://my.kp.org/fcps/ or contact Kaiser member services at 800-777-7902.

Vision Services

Kaiser Permanente participants have access to an annual $150 allowance for frames, lenses, and contact lenses obtained through Kaiser Permanente optical centers. In addition, KP participants will be eligible for a 25% discount on frames and lenses, and a 15% discount on contact lenses, when obtained at a Kaiser Permanente optical facility.
Additional Services and Programs

- A 24-hour Medical Advice and Appointment Line, which is available by calling 703-359-7878 or 800-777-7904.
- Kaiser Permanente offers online features that provide secure access to your health information. You can:
  - View lab results
  - E-mail your doctor’s office
  - Schedule and view future appointments
  - Obtain health care reminders
  - View information on ongoing health conditions
  - View immunization records
  - Act for a family member (proxy)

To use these online services, complete a registration form on www.my.kp.org/fcps. Click Register Now under Members sign on and follow the instructions. To review the Summary of Benefits and Coverage and the Evidence of Coverage, visit the Kaiser’s website at www.my.kp.org/fcps.

Kaiser Permanente Prescription Drug Plan

Kaiser Permanente manages its own retail and mail service pharmacy plan and uses a drug formulary—a list of preferred medications and drugs that its health care professionals use to prescribe. Prescription refills may be requested through the member website, as well as through EZ Refill, a 24-hour refill line.

<table>
<thead>
<tr>
<th>Kaiser Permanente Prescription Copayments (Non-Medicare Eligible Retirees)</th>
<th>Kaiser Permanente Medicare Plus Copayments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Kaiser Pharmacy</strong>* (up to a 60-day supply)</td>
<td><strong>Note:</strong> Both brand and generic drugs have the same copayments under the Medicare Plus plan.</td>
</tr>
<tr>
<td>Generic</td>
<td>Kaiser Pharmacy $15</td>
</tr>
<tr>
<td>Formulary Brand</td>
<td>(up to a 60-day supply)</td>
</tr>
<tr>
<td>Non-Formulary Brand</td>
<td>Retail Pharmacy $25</td>
</tr>
<tr>
<td>Community Retail Pharmacy*</td>
<td>(up to a 60-day supply)</td>
</tr>
<tr>
<td>Generic</td>
<td>Mail Order $10</td>
</tr>
<tr>
<td>Formulary Brand</td>
<td>(90-day supply for maintenance medications; 60-day supply for non-maintenance medications)</td>
</tr>
<tr>
<td>Non-Formulary Brand</td>
<td></td>
</tr>
<tr>
<td>Mail (90-day supply)</td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$15</td>
</tr>
<tr>
<td>Formulary Brand</td>
<td>$25</td>
</tr>
<tr>
<td>Non-Formulary Brand</td>
<td>$40</td>
</tr>
</tbody>
</table>

* For a 90-day supply, regular copayments are increased by 1.5 times.
Pharmacy Benefits Program for Aetna/Innovation Health and CareFirst Members

CVS Caremark and SilverScript

Beginning January 1, 2017, your prescription drug plan will be administered by CVS Caremark. For Medicare retirees, your pharmacy benefits will be provided through SilverScript, a subsidiary of CVS Caremark. You are provided access to a network of more than 64,000 retail pharmacies and home delivery. The amount you pay for your covered medications depends on the type of medication (generic, brand, or specialty) and where you fill your prescriptions.

Your Coinsurance or Copayments*

<table>
<thead>
<tr>
<th>Participating Retail Network Pharmacy for short-term (or acute) medications</th>
<th>Generic</th>
<th>Brand</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to a 30-day supply</td>
<td>$7</td>
<td>20% of cost of drug; Maximum $50</td>
</tr>
<tr>
<td>More than a 30-day supply up to 60-day supply</td>
<td>$14</td>
<td>20% of cost of drug; Maximum $100</td>
</tr>
<tr>
<td>More than a 60-day supply up to 90-day supply</td>
<td>$21</td>
<td>20% of cost of drug; Maximum $150</td>
</tr>
<tr>
<td>CVS Mail Service (home delivery) or CVS Retail Pharmacy for long-term (or maintainence) medications</td>
<td>Generic</td>
<td>Brand</td>
</tr>
<tr>
<td>Up to a 90-day supply</td>
<td>$14</td>
<td>20% of cost of drug; Maximum $100</td>
</tr>
<tr>
<td>CVS Specialty Pharmacy for specialty medications</td>
<td>Generic</td>
<td>Brand</td>
</tr>
<tr>
<td>Up to a 30-day supply</td>
<td>$7</td>
<td>20% of cost of drug; Maximum $50</td>
</tr>
</tbody>
</table>

*If the cost of the medication is less than the minimum copayment, you will pay the lower amount.

Out-of-Pocket Maximums

Once your pharmacy out-of-pocket expense reaches the specified levels below, the Plan will pay covered charges at 100% for the remainder of the calendar year.

Individual: $1,500  Family: $3,000

Formulary

Your coverage under CVS Caremark/SilverScript is based on a formulary—a preferred list of...
covered medications. Your formulary offers a wide selection of generic and brand-name prescription drugs chosen based on clinical and cost effectiveness. To view the current formulary, visit http://info.caremark.com/fcps (non-Medicare retirees) or http://FairfaxPS.silverscript.com (Medicare retirees).

Preventive Medications

Certain preventive medications, including women’s contraceptives, will be provided at zero copay. Additionally, several preventive over-the-counter (OTC) products will also be provided at no copay as long as you have a prescription and the recommended criteria are met. Generally these items are drugs and vitamins recommended for specific age, gender and risk categories.

For more detailed information, visit http://info.caremark.com/fcps (non-Medicare retirees) or http://FairfaxPS.silverscript.com (Medicare retirees).

<table>
<thead>
<tr>
<th>Drug or Category (prescription required)</th>
<th>Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aspirin (to prevent cardiovascular events)</td>
<td>Men ages 45 to 79 years and women ages 55 to 79 years</td>
</tr>
<tr>
<td>Oral Fluoride</td>
<td>Children older than 6 months of age through 5 years old</td>
</tr>
<tr>
<td>Folic Acid</td>
<td>Women through age 50 years</td>
</tr>
<tr>
<td>Iron Supplements</td>
<td>Children ages 6 to 12 months who are at risk for iron deficiency anemia</td>
</tr>
<tr>
<td>Smoking Cessation</td>
<td>Men and Women ages &gt; 18 who use tobacco products</td>
</tr>
<tr>
<td>Colonoscopy Prep</td>
<td>Men and women between ages 50 and 75; limited to two prescriptions per year</td>
</tr>
<tr>
<td>Vitamin D</td>
<td>Men and Women ages ≥ 65 who are at increased risk for falls</td>
</tr>
<tr>
<td>Women’s Contraceptives</td>
<td>Women through age 50 years</td>
</tr>
</tbody>
</table>

- Barrier contraceptives
- Hormonal contraceptives
- Implantable medications (provided through your medical plan)
- OTC Barrier contraceptive methods

For more information

Details about your coverage can be found in Your Pharmacy Benefits Handbook. To access this handbook or to get additional information about estimated medication costs, participating pharmacies, covered drugs and more, visit http://info.caremark.com/fcps (non-Medicare retirees) or http://FairfaxPS.silverscript.com (Medicare retirees).
Medicare Part A
Medicare Part A—Hospital Coverage pays for care in a hospital, skilled nursing facility, home health care, and/or hospice care.
Most retirees do not pay for Medicare Part A coverage; you have already paid for it as part of your Social Security taxes while you were working.

Medicare Part B
Medicare Part B—Medical insurance helps pay for doctors, outpatient hospital care, and other medical services.
You pay a monthly premium to Social Security when you enroll in Medicare Part B.

Creditable Coverage
FCPS provides an annual notice (see page 27) stating that FCPS prescription coverage is creditable coverage. Please keep this notice so you can provide documentation of continuous creditable coverage if you later decide to enroll in a Medicare Rx plan.
For more information about Medicare Rx and communications from CMS, visit www.cms.hhs.gov or call 1-800-Medicare (1-800-633-4227).

Becoming Eligible for Medicare

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 (exceptions indicated on the following page). Medicare is generally the primary coverage for a retiree and/or spouse age 65 or older who has medical benefits through FCPS. Medicare enrollees generally receive the same level of coverage, but Medicare pays first. Your FCPS retiree medical plan becomes your secondary coverage.

Medicare is a federal medical insurance program for people age 65 or older, those under age 65 (when certified as eligible by Social Security) and those any age with end-stage renal disease. Find more information at www.medicare.gov.

You are typically eligible for Medicare on the first day of the month in which you turn 65. Disabled individuals may qualify prior to age 65. Your Medicare eligibility date may not be the same as your Social Security eligibility date. Contact Social Security three months before you turn 65 to initiate Medicare coverage.

Medicare Enrollment
Once you receive your Medicare card, make a copy and send it to:
FCPS, Department of Human Resources, Office of Benefit Services,
8115 Gatehouse Road, Suite 2700, Falls Church, VA 22042

Your Medicare initial enrollment period begins 3 months before you turn 65 and ends 3 months after. If you miss this deadline, you must wait until the Medicare General Enrollment Period, held January 1 through March 31 each year. If you do not enroll during your initial enrollment period, you may incur a penalty that will increase your monthly premium as long as you have Medicare coverage (see Exceptions to Medicare Enrollment and Coverage below).

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 (exceptions indicated below). Medicare is generally the primary coverage for a retiree and/or spouse age 65 or older who has medical benefits through FCPS. Medicare enrollees generally receive the same level of coverage, but Medicare pays first. Your FCPS retiree medical plan becomes your secondary coverage.

If you anticipate changing plans during the calendar year, consider any potential impact of meeting your deductible and out-of-pocket maximums. You may want to change plans during the Open Enrollment prior to becoming eligible for Medicare, as deductibles and out-of-pocket maximums do not transfer from one plan to another. Transferring plans mid-year may mean additional out-of-pocket expense, which must be weighed against plan and premium differences.
As an FCPS retiree eligible for Medicare, you can enroll either in the Aetna/Innovation Health or Kaiser Permanente Medicare Plus plans (provided you reside in the Kaiser Permanente Medicare service area).

You must elect Medicare if you are retired, working for another employer, and eligible for Medicare. Since you are covered by FCPS as a retiree, your Medicare benefits will pay as primary and FCPS benefits pay as secondary.

If you retire on June 30, your employee coverage will continue through August 31; however, Medicare becomes your primary plan effective July 1.

**Exceptions to Medicare Enrollment and Coverage**

If you are retired and covered by your spouse who continues to work for FCPS, you do not need to enroll in Medicare when you become eligible. As a dependent of an active employee, your FCPS coverage remains primary. Prior to your spouse’s retirement, you should obtain a form from Medicare that FCPS will complete to verify your enrollment in the active plan.

– This rule applies only if your spouse is covered through FCPS as an active employee. If you or your spouse is retired and re-employed as a substitute teacher or a non-benefits-eligible employee, your benefits are provided as a retiree and you must elect Medicare coverage.

**Aetna/Innovation Health and CareFirst BlueChoice Advantage**

- If you are enrolled in the FCPS Aetna/Innovation Health or CareFirst BlueChoice Advantage plans, when you become eligible for Medicare FCPS will automatically enroll you in the Medicare supplemental plan and the SilverScript Medicare Part D plan. If you are covered by the BlueChoice Advantage plan, FCPS will transfer you and your dependents to the Aetna/Innovation Health plan.
- If you do not wish to participate in the Aetna/Innovation Health plan, you may elect to enroll in Kaiser Permanente Medicare Plus plan (subject to service area restrictions described below).
- You may not elect the CareFirst BlueChoice Advantage plan once you or one of your covered dependents are eligible for Medicare.

**Kaiser Permanente Medicare Plus**

- If you want to continue with Kaiser when you become eligible for Medicare, **you must take action to enroll** in the Kaiser Permanente Medicare Plus plan. Medicare’s rules do not allow for automatic enrollment in the Medicare Plus Plan.
- If you are age 65 or older, contact Kaiser Permanente for the

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**When Medicare Is Your Primary Coverage**

Medicare is the primary payer for a retiree or spouse age 65 or older who has retiree health benefits through FCPS. Your FCPS retiree health plan becomes your secondary coverage.

Medicare is also the primary payer for certain individuals under age 65 with disabilities. If you are a retiree under age 65 and eligible for Medicare, you must elect Medicare coverage; FCPS’ medical plan will pay as secondary.
Medicare Plus form and return the form to FCPS DHR, Office of Benefit Services.

- Under Medicare Plus, Kaiser Permanente generally provides all your medical care. You may also use your Medicare coverage to see health care providers not affiliated with Kaiser.

- Enrollment in the Kaiser Medicare Plus plan is subject to federal government guidelines that require residence in the plan's Medicare service area. You must live—and your Social Security address must be—in the Kaiser Medicare service area, which may be different than the Kaiser Permanente Service area. Therefore, submitting an application does not guarantee your enrollment in Kaiser’s Medicare Plus plan. You should contact Kaiser Permanente's customer service unit at 301-468-6000 to ensure that your residential zip code is in the service area.

**Medicare Rx (Medicare Part D)**

Your FCPS prescription coverage—either with SilverScript (for Aetna/Innovation Health members) or Kaiser Permanente—is currently more comprehensive than Medicare Part D provisions and meets the Centers for Medicare and Medicaid Services (CMS) creditable coverage requirements.

- If you elect to participate in either the Aetna/Innovation Health or Kaiser Medicare Plus plans, you automatically have prescription drug coverage with SilverScript or Kaiser Permanente. You are not required to enroll in a Medicare Rx plan. Enrollment in a separate Medicare Rx plan will cause your FCPS prescription drug coverage to be canceled.

- If you choose to enroll in a Medicare Rx plan and later cancel that coverage, you will be eligible to resume prescription drug coverage under an FCPS plan if you provide FCPS with a Medicare prescription drug coverage termination notice within 30 days of termination.
Dental Plans

FCPS offers you a choice of two dental plans: Aetna Dental Preferred Provider Organization (DPPO) or Aetna Dental Network Only (DNO). You can elect dental benefits separately from medical benefits if you meet the eligibility criteria on page 4.

Aetna Dental PPO

Plan Highlights

- Coverage includes preventive care, basic care, and major services. You do not have to choose a primary care dentist.
- This plan has a wide choice of in-network dentists.
- You can receive care from either an in-network or out-of-network dentist. You pay more when you receive care from out-of-network providers.
- You pay coinsurance based on an allowable charge. Network dentists must accept the Aetna negotiated fees and are not allowed to charge more.
- Certain orthodontic procedures are covered for treatment that begins prior to a child turning 20.

Aetna DNO

Plan Highlights

- You must select a primary care dentist who will perform all your dental care, unless that dentist refers you to a specialist. You may change your primary care dentist at any time and must call by the 15th of the month for the change to be effective the 1st of the following month.
- The Aetna DNO plan is a lower cost plan that has a more limited network of providers. Before enrolling, call your dentist to ensure that they are in the network.
- You may only use dentists who are part of the Aetna DNO network; out-of-network providers are not covered under this plan.
- Most preventative dental services are covered at 100 percent. Other dental services will require you to pay a copayment per service.
- There are no deductibles and no dollar annual maximums, although limitations may apply to certain procedures.
- If you are moving and want to check for a DNO network in your new area, call Aetna customer service.
- Orthodontia is covered regardless of age. Services must be provided by a DNO-covered provider.

To get help with your dental benefits ...

Call Aetna Dental Customer Service at 877-238-6200 to:

- Ask questions to clarify your benefits
- Ask questions about services and costs
- Request an identification card if you have not received one or if you need a replacement
- Obtain information about providers
- Make a complaint or file an appeal

Find a network provider for the Aetna DPPO and DNO plans at www.ih-aetna.com/fcps. Details about your coverage are available in the Aetna Dental Summary Plan Documents on the Aetna/Innovation Health website at www.ih-aetna.com/fcps.
Pretreatment Authorization Under the Aetna DPPO or DNO

Aetna Dental suggests that you obtain a pretreatment authorization for any treatment plan that is expected to exceed $350. The pretreatment authorization will tell you whether the service is covered, as well as reasonable and customary fees.

To obtain pretreatment authorization:

• Your dentist submits the treatment plan to Aetna Dental, including the list of services to be performed with dental codes, the itemized cost of each service, and the estimated duration of treatment. Aetna Dental then sends an authorization form with Aetna’s estimated payment to you and your dentist.
• Actual benefits are determined according to the fee allowance that exists at the time the service is actually performed.
• Dental expenses may be denied if treatment is not appropriate for the participant’s condition. Additional payments may be required if any portion of the fees exceeds the allowance for a procedure.

Discounts on Other Services

As an Aetna/Innovation Health or Aetna Dental member, you also have access to discounted fitness services at independent health clubs and on home exercise equipment and videos through GlobalFit.

Aetna’s alternative health care programs offer discounts on health-related services from chiropractors, acupuncturists, massage therapists, and nutritional counselors and on the purchase of vitamins, nutritional supplements, and other health-related products through participating retailers.

Simply show your Aetna/Innovation Health or Aetna Dental ID card to participating professionals and retailers. Additional information about discounts and participating vendors can be found at www.ih-aetna.com/fcps.

Details about your coverage are available in the Summary Plan Document on the Aetna/Innovation Health website. Go to www.ih-aetna.com/fcps for plan documents or to search for participating providers.

<table>
<thead>
<tr>
<th>Dental Plan Comparison</th>
<th>DPPO In-Network you pay</th>
<th>Out-of-Network*** you pay</th>
<th>DNO In-Network you pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>None</td>
<td>$50 individual</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$150 family</td>
<td></td>
</tr>
<tr>
<td>Orthodontic Deductible</td>
<td>None</td>
<td>$50</td>
<td>None</td>
</tr>
<tr>
<td>Preventive &amp; Diagnostic</td>
<td>Covered in full</td>
<td>10%</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Basic Restorative</td>
<td>20%</td>
<td>30%</td>
<td>Varies by service</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>50%</td>
<td>60%</td>
<td>Varies by service (see fee schedule)</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>50%**</td>
<td>60%**</td>
<td>$2,300†</td>
</tr>
<tr>
<td>Annual Maximum†</td>
<td>$1,500</td>
<td>$1,200</td>
<td>None</td>
</tr>
<tr>
<td>(not including orthodontia)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontia Lifetime‡ Maximum*</td>
<td>$1,500</td>
<td>$1,000</td>
<td>n/a</td>
</tr>
</tbody>
</table>

*Orthodontic benefits limited to one treatment plan. Patient responsible for amounts above orthodontia lifetime maximum.
**Dependent children under age 19 only.
***In addition to coinsurance, you pay any amount in excess of usual, customary, and reasonable fees.
†Amount includes orthodontia treatment, screening exam, diagnostic records and retainer
‡Limits are combined across in- and out-of-network.
Medical Plan Subsidies

If you are eligible and elect to continue FCPS medical coverage into retirement, FCPS pays a subsidy toward the cost of your medical coverage if you are age 55 or older (or if approved for disability retirement). This subsidy reduces the premium amount you pay for your FCPS medical coverage.

Educational Employees’ Supplementary Retirement System

If you are a member of ERFC and age 55 or older, FCPS provides a $100 per month subsidy toward your medical premium. The subsidy does not apply to dental benefits. If you are under the age of 55 and receive disability retirement benefits, you also may receive the subsidy. FCPS applies the subsidy on the first day of the month following the month in which you turn age 55. The FCPS medical subsidy ends upon your death and does not transfer to surviving dependents.

Virginia Retirement System

VRS provides a monthly health credit to retirees with at least 15 years of service. You do not have to be enrolled in an FCPS health plan to receive this reimbursement. The Virginia General Assembly sets the subsidy amount (currently $4 per year of VRS service). The VRS credit ends upon your death and does not transfer to any surviving dependents.

To receive the credit, you must complete a Request for Health Insurance Credit form (VRS-45) and submit it to VRS in order to verify your premium for medical insurance (including Medicare Part B premiums). The health insurance credit amount is reflected in your monthly VRS benefit and is not subject to federal or state taxes.

Fairfax County Employees’ Retirement System

FCPS provides a subsidy to FCERS members based on years of service. FCPS applies the subsidy for FCERS retirees on the first of the month in which you turn age 55. The FCPS subsidy ends upon your death and does not transfer to surviving dependents.

If you retired from FCERS before July 1, 2004, and you participated in an FCPS medical plan before that date, you receive at least $100 per month in subsidy. Your subsidy may be above $100 if you have more years of service as shown below:

<p>| Subsidy (Retired and enrolled before July 1, 2004) |
|-----------------|-----------------|</p>
<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Under Age 65</th>
<th>Age 65 &amp; Over (Medicare)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 15</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>15–19</td>
<td>$125</td>
<td>$100</td>
</tr>
<tr>
<td>20–24</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td>25 or more</td>
<td>$175</td>
<td>$175</td>
</tr>
</tbody>
</table>

If you retired from FCERS on or after July 1, 2004, or if you enrolled in an FCPS medical plan on or after July 1, 2004, FCPS provides a subsidy based on your years of service according to the following schedule:

<p>| Subsidy (Retired or enrolled on or after July 1, 2004) |
|-----------------|-----------------|</p>
<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Under Age 65</th>
<th>Age 65 &amp; Over (Medicare)</th>
</tr>
</thead>
<tbody>
<tr>
<td>5–9</td>
<td>$ 25</td>
<td>$ 15</td>
</tr>
<tr>
<td>10–14</td>
<td>$ 50</td>
<td>$ 25</td>
</tr>
<tr>
<td>15–19</td>
<td>$125</td>
<td>$100</td>
</tr>
<tr>
<td>20–24</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td>25 or more</td>
<td>$175</td>
<td>$175</td>
</tr>
</tbody>
</table>
Deferred Health Option for Retirees

The Deferred Health Option (DHO) creates a safety net for retirees who do not elect to continue enrollment in an FCPS health and/or dental plan when they retire, but wish to maintain their eligibility for future enrollment in the plan(s).

If you are eligible to retain health care benefits into retirement (requirements on page 5) and you were hired prior to July 1, 2005, you have a one-time election opportunity to participate in the DHO when you retire.

By paying a monthly premium, DHO participants may elect FCPS retiree medical and/or dental coverage if he/she loses similar coverage for the following reasons:

- death of spouse
- divorce (or legal separation in states where permitted)
- termination of employment (or termination of spouse's employment) that results in a change in eligibility
- significant increase in cost of coverage
- loss of eligibility under spouse's health and/or dental plan (such as becoming eligible for Medicare).

An eligible individual may only enroll in the type of plan coverage they lost as a result of the death of or divorce from a spouse. For example, if an enrolled DHO member loses dental coverage as a result of death or divorce, the member may only elect FCPS retiree dental coverage.

DHO is not available to you if you were hired on or after July 1, 2005.

How to Enroll

To participate in the DHO program, you must elect this option at time of retirement and have met the criteria for continued coverage as a retiree. If you do not, you will not be provided with another opportunity to enroll. This option is available only to employees who were hired before July 1, 2005.

Your retirement counselor will provide you with the form needed in order to enroll in the DHO plan and authorize premium deductions from your retirement annuity.

Future Communications—Annual Notification

Prior to the start of each calendar year, DHO participants will receive notification of the monthly premium amount due for the upcoming calendar year. The letter shall be mailed to the individual’s last known address, so it is critical to maintain a current address with FCPS.

Amount of Payment

The cost of DHO participation is adjusted each year by the cost of living adjustment provided to ERFC retirees. DHO participants must elect to pay premiums via deduction from their ERFC or FCERS annuity payments unless such annuity is insufficient from which to take a deduction. In this case, the participant will be provided instructions on how to remit payment. Disenrollment will occur if
the participant fails to make payments timely. Once DHO coverage is cancelled, it may not be reinstated.

**Election to Join Retiree Medical and/or Dental Plan**

If a DHO participant experiences a qualifying event (described on page 21), he or she may elect to be covered by an FCPS medical or dental plan. In order to elect coverage, the DHO participant must:

- request enrollment in an FCPS plan with 30 days of the event or loss of coverage; and,
- provide appropriate documentation that shows the date coverage was lost.

Enrollment paperwork and required premium payments must be received or postmarked within 30 days of the loss of coverage. Upon timely receipt of the above, the DHO participant will be enrolled in an FCPS retiree medical and/or dental plan (as eligible) the first day of the month following the loss of coverage.

*Once enrolled, the individual will become subject to the same rules with respect to payment, etc., as all other FCPS retiree health and/or dental plan participants.*
Life Insurance for Retirees

Life Insurance for VRS & ERFC Members

If you are a member of VRS, your basic group life insurance benefit continues at no cost to you, provided you meet the age and service requirements for normal retirement or have been approved for disability retirement.

Minnesota Life, the VRS group life insurance provider, bases the amount of your basic group life insurance on your annual salary at the time of your retirement. If you have 20 or more years of service, your life insurance at retirement will be equal to twice the highest annual salary you earned during your career. Your basic life insurance begins to reduce January 1 of the first full year after retirement at a rate of 25 percent per year, until it is valued at 25 percent of your coverage amount at retirement.

If you were covered continuously under the optional plan during the 60 months immediately preceding your retirement, you may continue a portion of your optional group life insurance coverage for yourself, your spouse, and your dependents into retirement. You must elect optional coverage within 31 days of terminating service in a VRS-covered position, and you will make payment directly to Minnesota Life. Optional and dependent life insurance amounts reduce 25% each year upon attainment of ages 65, 70, and 75. Optional and dependent life coverage ends at age 80.

VRS members continue to have access to accelerated death benefits for life insurance. Accidental death and dismemberment benefits end upon retirement.

Life Insurance for FCERS Members

If you retired from FCPS employment under the Fairfax County Employees Retirement System (FCERS), your basic life insurance benefit continues at no cost to you after retirement. Upon retirement or when you turn age 65 (whichever is earlier), your life insurance coverage will reduce to 65 percent of your original coverage. Coverage will reduce again to 50 percent of your original coverage when you reach age 70. Reductions will occur on the first of the month following or coinciding with retirement, or when you reach specified ages.

FCERS members may continue optional coverage at retirement provided you were covered during the 60 months immediately preceding your retirement. Optional life follows the same reduction schedule as the basic coverage. Premium amounts adjust accordingly.

FCERS members continue to have access to accelerated death benefits for life insurance. Accidental death and dismemberment benefits end upon retirement.

Changing Beneficiaries

If you are a VRS participant, you should notify VRS if you want to change beneficiaries. If you are a member of FCERS, contact the FCPS Office of Benefit Services to change beneficiaries. Read Updating or Changing Your Beneficiaries on the FCPS website for more information.

When you retire, you are eligible to continue most of your life insurance coverage. You may convert any portion of your basic and/or optional life insurance that did not continue as a retiree to an individual plan. You must request this coverage within 31 days of the date your group coverage ends.

FCERS members should contact the FCPS Office of Benefit Services at 571-423-3200 to request a conversion form.

VRS/ERFC members should contact Minnesota Life at 1-800-441-2258.
Legislation Applicable to FCPS Health Plans

Your FCPS benefits comply with all federal mandates that govern public sector benefit plans. To obtain more information about the requirements of these legislative acts, please refer to the following:

FCPS Policy Regarding Use of Social Security Numbers for Health Coverage Enrollment

Patient Protection and Affordable Care Act
Reporting requirements of the Patient Protection and Affordable Care Act require employers to file an annual report with the IRS that includes Social Security numbers (SSNs) for all individuals, including spouses, and dependent children enrolled in employer-sponsored medical plans (IRC Section 6055). This information will assist the IRS in determining whether individuals have secured health coverage to satisfy the individual mandate.

Medicare, Medicaid and SCHIP Extension Act of 2007
Medicare, Medicaid and SCHIP Extension Act of 2007, 42 U.S.C. 1395y (b) (7) & (8), mandates employers to submit SSNs of all medical plan enrollees who are age 45 and over or are Medicare eligible regardless of age to the Center for Medicare and Medicaid Services.

COBRA—Maintaining Health Coverage for You or Your Family

COBRA continuation coverage is a way to extend your plan coverage when it would otherwise end due to a status change or qualifying event (see list below). FCPS must offer COBRA continuation coverage to each person who is a qualified beneficiary who will lose coverage under the plan due to a qualifying event. Depending on the type of qualifying event, you, your spouse, and your dependent children may be qualified beneficiaries.

Generally, each COBRA-qualified beneficiary may be required to pay the entire cost of COBRA continuation coverage, not to exceed 102 percent of the cost to the group health plan (150 percent in the case of an extension of COBRA continuation coverage due to a disability).

The following explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it. This is only a summary of your COBRA continuation coverage rights.

As an employee, you become a qualified beneficiary if you lose your coverage under the plan because:

• Your employment status changes to a non-benefits eligible position
• You lose eligibility due to reduction in hours during the preceding measurement period (12-month period during which an employee’s average weekly hours worked will be measured to determine eligibility for coverage)
• Your employment ends for any reason other than gross misconduct

Your eligible dependent(s) (spouse and/or dependent children) become qualified beneficiaries when they lose coverage under the plan if any of the following qualifying events occurs:

• Your employment status changes to a non-benefits eligible position
• You lose eligibility due to reduction in hours during the preceding measurement period (12-month period during which an employee’s average weekly hours worked will be measured to determine eligibility for coverage).

• Your employment ends for any reason other than your gross misconduct
• You and your spouse divorce
• Your child loses eligibility for coverage under the plan as a “dependent child”
• You die

How long does COBRA coverage last?

When the qualifying event is your death, your divorce, or your child loses eligibility as a dependent child, COBRA continuation coverage lasts for up to 36 months.

When the qualifying event is the end of employment or a change in your employment status, COBRA continuation coverage lasts for up to 18 months, (or 29 months if you have a ruling from the Social Security Administration that you became disabled prior to or within the first 60 days of COBRA coverage). In the event of a disability, you must send a copy of the Social Security ruling letter to the FCPS Office of Benefit Services within 60 days of receipt but prior to the expiration of the 18-month period of COBRA coverage.

The plan will offer COBRA continuation coverage to qualified beneficiaries only after the plan administrator has been notified that a qualifying event has occurred. When the qualifying event is the end of your employment or a change in your employment status, the plan administrator is automatically notified.

For the other qualifying events (your divorce or your child loses eligibility for coverage as a dependent child), you must notify the plan administrator. The plan requires you to notify the plan administrator within 60 days of the date the qualified beneficiary loses coverage due to the qualifying event.

You must send written notice to the FCPS Office of Benefit Services. In addition, you must provide documentation supporting the event. Once the plan administrator receives notice that a qualifying event has occurred, FCPS will offer COBRA continuation coverage to each of the qualified beneficiaries. For each qualified beneficiary who elects COBRA, coverage will begin on the date that plan coverage would otherwise have been lost.

If you have questions about your COBRA continuation coverage, contact the plan administrator or the nearest regional or district office of the U.S. Dept. of Labor’s Employee Benefits Security Administration (EBSA).

Addresses and phone numbers of regional and district EBSA offices are available through EBSA’s website at www.dol.gov/ebsa.

The plan administrator may be contacted at FCPS, Office of Benefit Services, 8115 Gatehouse Road, Suite 2700, Falls Church, VA, 22042, or by phone at 571-423-3200.
Mental Health Parity & Addiction Equity Act

The Mental Health Parity and Addiction Equity Act of 2008 prohibits group health plans that offer mental health and substance use disorder benefits from creating more restrictive financial requirements or treatment limitations for mental health and substance use disorder services than those offered for medical and surgical benefits. Plan participants may not be required to pay more in deductibles, copayments, coinsurance, and out-of-pocket expenses for mental health and substance abuse benefits than those imposed by the plan’s medical/surgical benefits.

The law also requires that health plans not impose any limits on the frequency of treatment, the number of visits, the days of coverage, or other similar limits for mental health/substance abuse benefits that are more restrictive than those imposed on medical/surgical benefits. If a health plan offers out-of-network medical/surgical benefits, it also must offer out-of-network mental health/substance abuse benefits.

Genetic Information Nondiscrimination Act (GINA)

GINA prohibits employers from requiring or purchasing genetic information about you or your family members. The law also prohibits group and individual health insurers from using your genetic information in determining eligibility or premiums.

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. 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.

Health Insurance Portability & Accountability Act

The Health Insurance Portability & Accountability Act (HIPAA) requires group health plans to offer employees special enrollment opportunities without having to wait until the plan’s next regular open enrollment period. A special enrollment opportunity occurs if an individual with other health insurance loses that coverage, or if a person becomes a new dependent through marriage, birth, adoption, or placement of adoption. Employees or dependents must request enrollment within 30 days of the loss of coverage or life event triggering the special enrollment.

Loss of eligibility for Medicaid or State Children’s Health Insurance Programs (CHIP) also results in a special enrollment opportunity; enrollment must be requested within 60 days of the event in this instance.

HIPAA privacy and security rules legally obligate group health plan to:

• Maintain the privacy of your medical information.
• Provide you with a Notice of the health plan’s privacy practices with respect to your medical information and to abide by the terms of the Notice.

The Health Information Technology for Economic and Clinical Health (HITECH) Act expanded and strengthened the privacy and security provisions of HIPAA. Effective September 2009, covered entities must notify affected members and the U.S. Dept. of Health and Human Services following a breach of unsecured protected health information.

FCPS Office of Equity & Employee Relations is responsible for overseeing HIPAA compliance for FCPS. An individual may make a complaint in writing to the privacy office or a designee in the Office of Equity & Employee Relations. For more information, go to www.fcps.edu and search “HIPAA”.

Legislation Applicable to FCPS Health Plans
Important Notice from Fairfax County Public Schools (FCPS) About Your Prescription Drug Coverage and Medicare

Please read this notice carefully as it has information about your current prescription drug coverage with FCPS and about your options under Medicare’s prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. Information about where to get help making these decisions is at the end of this notice.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. FCPS has determined that the prescription drug coverage offered by the FCPS plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and, therefore, is considered Creditable Coverage.

Because your existing coverage is Creditable Coverage, you may keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 through December 7.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will be eligible for a 2-month Special Enrollment Period (SEP) to join a Medicare drug plan.

If you decide to join a Medicare drug plan, your FCPS coverage will be affected. (This notice contains more information about what happens to your current coverage if you join a Medicare drug plan.)

If you decide to enroll in the Medicare prescription drug plan, you will be dropped from your current prescription drug plan through FCPS. You will be able to reenroll in FCPS prescription drug coverage if you provide FCPS with a Medicare drug plan termination notice within 30 days of termination.

You should also know that if you drop or lose your current coverage with FCPS and don’t join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1 percent of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without coverage, your premium may consistently be at least 19 percent higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

For more information about this notice or your current prescription drug coverage:

Call the Office of Benefit Services at 571-423-3200.

NOTE: You will receive this notice each year. You will also receive it before the next period during which you can join a Medicare drug plan and if this coverage through FCPS changes. You may also request a copy of this notice at any time.

For more information about your options under Medicare prescription drug coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the Medicare & You handbook. You will receive a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

• Visit www.medicare.gov.

• Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the Medicare & You handbook for their telephone number) for personalized help.

• Call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov or call them at 800-772-1213 (TTY 800-325-0778).
Medicaid & the Children’s Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage to Children & Families

If you or your children are eligible for Medicaid or CHIP and you’re 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 aren’t eligible for Medicaid or CHIP, you won’t 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 Virginia, you can contact the Virginia Medicaid or CHIP office to find out if premium assistance is available.

Medicaid website: www.coverva.org/programs_premium_assistance.cfm
Medicaid Phone: 1-800-432-5924

CHIP website: www.coverva.org/programs_premium_assistance.cfm
CHIP phone: 1-866-873-2647

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 or dial 1-877-KIDS NOW or 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 aren’t 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 the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health & Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, option 4, ext. 61565
Women’s Health & Cancer Rights Act

If you 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 (per consultation with the attending physician and the patient), for:

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

These benefits are provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the plan.

Mastectomy Benefits

Benefits provided in connection with a mastectomy are subject to the plans’ regular deductibles and copayments. For more information, refer to the Summary Plan Documents for each of the medical plan providers, available on www.fcps.edu, click on Employees, and look for Benefits under Retirees.

Newborns’ & Mothers’ Health Protection Act

The Newborns’ and Mothers’ Health Protection Act of 1996 provides protections on the length of time mothers and their newborn infants may stay in the hospital following childbirth. Generally, group health plans and health insurers may not restrict benefits for a hospital stay in connection with childbirth to less than 48 hours (or 96 hours following a cesarean section). The law allows an attending provider, in consultation with the mother, to authorize an earlier discharge. To ensure that the exception does not result in early discharges that might harm the health of the mother or newborn, a group health plan or health insurer may not reduce the compensation of the attending providers because they provide care to a covered individual in accordance to the Act, nor provide incentives to induce the attending providers to provide care in a manner inconsistent with the Act.
Glossary & Acronyms

Ancillary Amount—A supplemental charge added to the cost of a prescription drug when a participant elects a brand name drug and a generic is available.

Brand-Name (Advertised) Drug—A drug protected by a patent issued to the original maker of the drug. A patent prohibits other companies from manufacturing the drug as long as the patent remains in effect. Because of this exclusivity, brand-name drugs are more expensive than generic equivalent drugs.

Copay/Copayment—The flat dollar amount you pay for certain health care services and supplies.

Deductible—The amount you pay before your plan pays benefits. This usually applies to out-of-network benefits.

DMO—Dental Maintenance Organization—A dental plan that uses a network of participating dental providers to provide services. The plan generally has no deductibles and fixed copayments for most services.

DPPO—Dental Preferred Provider Organization—A dental plan that contracts with primary and specialty care dentists to provide comprehensive dental services. The plan also provides benefits for out of network services at a reduced rate.

Dependent Child—Your biological child, legally adopted child (or one for whom you have legal guardianship or legal custody), a child who has been placed for adoption with you, or a legally recognized stepchild or foster child who is under age 26. A child over age 26 who depends on you for support due to a handicap or disability that occurred prior to age 26 and who has been approved by the health plan as disabled, is also a dependent child.

Family—You and two or more dependents.

Formulary—A list of preferred drugs selected by pharmacy managers based on effectiveness and cost.

Generic Drugs/Generic Equivalent—Drugs equivalent in therapeutic power to brand-name originals because they contain identical active ingredients at the same dosage. These drugs are available after a patent expires.

HMO—Health Maintenance Organization—An organized health care delivery system that emphasizes preventive care.

In-Network—Care you receive in accordance with plan rules from a health care provider who participates in the network of health care providers for your plan.

Lifetime Maximum—A limit on the amount that can be paid from a plan or the number of times a plan will pay for a specified procedure.

LTC—Long-Term Care—An insurance plan that covers eligible nursing home or at-home assistance for daily living activities.

Minifamily—You and one dependent (either your spouse or dependent child).

Network—A group of providers contracted to provide service to health plan members.

Open Enrollment—A period of time in the fall when you may change health plans or add a dependent for the next calendar year.

Out-of-Network—Services received in accordance with plan rules from a health care provider who is not an in-network provider for your plan.

Out-of-Pocket—The amount of money you pay in addition to your premium payments. This is usually the sum coinsurance amounts that you pay for health care. Copayments and deductibles are not included in your out-of-pocket expenses.

POS/PPO—Point of Service and Preferred Provider Organization—A type of managed care plan that contracts with a network of medical and dental providers. The FCPS plans do not require a referral prior to receiving medical care or seeing a specialist. Out-of-network benefits are available, subject to higher out-of-pocket expenses.

Premium—The amount of money paid to fund insurance benefits.

PCP—Primary Care Physician—A physician who specializes in general, internal medicine, or pediatrics and coordinates medical care and may provide referrals for specialty care.

Prior Authorization—A list of drugs that require proof of medical necessity before a prescription for these drugs will be paid by the plan. The purpose of prior authorization is to prevent misuse and the off-label use of expensive and potentially dangerous drugs.

Spouse—A person to whom you are legally married.
**Status Change or Qualifying Event**—An event that changes your eligibility status or that of your dependents. These events include the birth or adoption of a child, marriage, divorce, death of a spouse or child, a change in the marital status of a dependent under the age of 26, a dependent turning age 26 or a change in a dependent’s employment status.

**Specialty Medications**—A home or office delivery service for members who use specialty medications. After an initial 34-day supply of a specialty medication is filled at a network pharmacy, the medication is covered through the Specialty Care Pharmacy managed by Accredo.

**Step Therapy**—A protocol designed to ensure that you receive the most clinically appropriate medication for your condition. In most cases, Express Scripts will guide you to use more cost-effective first-line drugs when medically appropriate before more costly second-line drugs are covered.
Fairfax County Public Schools
Karen Garza, Superintendent

Office of the Superintendent
Susan Quinn, Chief Operating Officer

Department of Human Resources
Chace Ramey, Assistant Superintendent

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Revised October 2016