



THE MARYLAND-NATIONAL CAPITAL PARK AND PLANNING COMMISSION

6611 Kenilworth Avenue • Riverdale, Maryland 20737

October 23, 2020

**Attention:** The dates for Open Enrollment have been changed to October 26, 2020 and end at midnight, November 13, 2020. Please disregard the dates on the postcard that you received in the mail.

Dear Commission Employee/Retiree:

Benefits Open Enrollment is here! This is your annual opportunity to review your benefit options for the coming year and enroll in or change your current elections. Any changes in your benefit elections will become effective January 1, 2021. If you make no changes, your current benefits (except the Flexible Spending Account) will roll over to 2021. ***Re-enrollment in the Flexible Spending Account is required each year.***

We urge employees to use the online Employee Self Service (ESS) platform to make your benefit elections for next year to ensure timely submission, since most office operations staff are continuing to telework. Employees should have received the ESS Guide by email on Thursday, October 22<sup>nd</sup> to assist them with making their benefit elections online. The ESS Guide can also be found at [mncppc.org](http://mncppc.org). Retirees will continue to make their benefit changes using the paper enrollment form.

**What's New This Year:** The Health & Benefits Office will host a series of *Virtual* Benefit Information Sessions, in lieu of in-person benefit fairs, to help you make informed choices in electing your benefits for you and your family this coming year. Please see the enclosed flyer for the schedule and links for the sessions. I encourage each and every one of you to attend these virtual sessions to get the information you need to make the best decisions for your individual needs.

**Rates And Other Changes:**

- For the life insurance plans (basic, dependent and supplemental), dental, vision, prepaid legal and long-term disability plans, *there will be no change in the premium.*
- Legal Resources will be the sole option for a prepaid legal plan – U.S. Legal Services will no longer be offered in 2021. *If you want coverage under a prepaid legal plan next year, you must enroll in the Legal Resources Plan.*
- Sick Leave Bank Enhancements
  - The *waiting period before benefits are paid will be reduced from 14-days to 7-days.*
  - The percentage of an employee's *workday covered will increase from 75% to 80%.*
  - The annual leave *contribution will be waived for continuing members.*
- The premiums for the Kaiser Permanente plans and the prescription plan will *decrease*
- There will also be *no change in the premium for the UnitedHealthcare Select EPO.*
- *Premiums for all other UnitedHealthcare Plans will increase.*

*\*The increases/decreases (not full rates) shown are for single coverage only. Multiply the amount by 2 for two-member coverage and by 3 for family coverage.*

Benefit Plan	Non-Represented and MCGEO Employees Bi-Weekly	FOP Active Employees Bi-Weekly	Retirees <i>Monthly</i>
UnitedHealthcare Select EPO	\$ 0.00	\$ 0.00	\$ 0.00
UnitedHealthcare Choice POS (Increasing 8.4%)	\$ 5.12	\$ 5.88	\$ 11.09
UnitedHealthcare EPO Medicare (Increasing 5.2%)	N/A	N/A	\$ 4.06
UnitedHealthcare Medicare Complement POS (Increasing 5.5%)	N/A	N/A	\$ 2.88
Kaiser Permanente HMO with Prescription (Decreasing 5%)	-\$ 1.91	-\$ 2.92	-\$ 5.50
Kaiser Permanente Medicare Advantage (Decreasing 3.4%)	N/A	N/A	-\$ 2.16
Prescription Drug (Decreasing .06%)	-\$ 0.07	-\$ 0.11	-\$ 0.20

As you evaluate benefit plans for the coming year, consider yours and your family’s needs - you may be paying for more coverage than you need. For instance, the UnitedHealthcare Select EPO and the Kaiser Permanente HMO both offer excellent, comprehensive coverage and have lower premiums than the UnitedHealthcare Choice POS plan. ***The Kaiser Permanente HMO will actually be decreasing its rate this year.*** Attend the Virtual Benefit Information Session-Benefits Overview to learn more about your 2021 healthcare options.

To obtain more information on your benefit options, go to inSite or visit [www.mncppc.org](http://www.mncppc.org), beginning October 26, 2020, and click on the link for Open Enrollment. You will have access to the Benefits Guide, ESS Guide, forms, if needed, summary plan descriptions and other information. You will also have access to the highlights of the Virtual Benefit Information Sessions if you miss a session or want to review the information discussed.

**Remember, your benefit elections for next year must be completed and received by the Health & Benefits Office no later than midnight on Friday, November 13, 2020.** Retirees and employees unable to make their benefits elections using the ESS online platform, may submit their benefits enrollment form by mail (postmarked no later than November 13, 2020), email ([benefits@mncppc.org](mailto:benefits@mncppc.org)), fax (301-454-1687) or in person in the Executive Office Building via a locked drop box located on the 1<sup>st</sup> floor in the lobby. If you have questions, please contact the Health & Benefits Office at [benefits@mncppc.org](mailto:benefits@mncppc.org) or 301-454-1694. The Health & Benefits staff will respond to you within 48 hours.

We want all our Commission family to be safe and healthy, so don’t miss the deadline!

Sincerely,



Asuntha Chiang-Smith  
Executive Director