



Employee Benefits Division

201 E. Baltimore Street, Suite 500, Baltimore, MD 21202

New Fire & Police Retirees: Health Benefits Enrollment Process

The City of Baltimore requires all its members including retirees, beneficiaries, spouses and children to enroll in Medicare Part B at the time you become eligible for Medicare Part A. Once enrolled in Medicare Part B, you must remain enrolled in order to receive the maximum benefits. Refer to the *Important Medicare Information* sheet for details.

Retiree Health Benefits Packet

After you join the retirement payroll, you'll receive a Retiree Health Benefits Enrollment packet in the mail approximately seven days from the date you receive your first pension check. Your Retiree Health Benefits Enrollment packet will include a cover letter with instructions on how to apply for City health benefits, your Personalized Enrollment Worksheet, Monthly Medical & Prescription Drug Plan Rates, Retiree Benefits Booklet and Graduated Retiree Contribution Schedule. You will have **60** days from the date of your retirement to enroll in Baltimore City retiree health benefits **online** by logging onto **www.baltimorecity.essbenefits.com**. You will need your social security number and your four-digit PIN, which is your two-digit month and two-digit day of your birthday to log on. Your enrollment deadline will be printed at the top right-hand corner of your worksheet. Documentation is required for all newly added dependents no later than your enrollment deadline date.

If you do not enroll in your health benefits **online** during your 60-day enrollment period, your medical/dental, prescription drug and vision coverage, if eligible, will default to "No Coverage" at the end of your 60-day enrollment period. You will not be allowed to enroll yourself and your eligible dependents in these benefits until the City's next annual open enrollment period, which is during the fall of each year for an effective date of January 1 unless you experience a qualifying event.

Important Notice: Under Federal Law, **Medicare Secondary Payer (MSP) Mandatory Reporting Provision & Affordable Care Act (ACA) Individual Shared Responsibility Reporting Provisions** require the mandatory collection and reporting of social security numbers for all covered participants including employees, retirees and their dependents regardless of age through employer-sponsored group health benefit plans. **Please note that if you fail to provide your dependent's social security number, you may be subject to a \$50 penalty by the IRS under Section 6723 of the Internal Revenue Code.**

Coverage Effective Date

Your coverage will become effective the first day of your retirement date after you enroll in health benefits **online** within your 60-day enrollment period. For example, if your retirement date is May 1, your coverage will be effective May 1.

Combined Medical & Prescription Drug Deductions

Prescription drug coverage is only available to retirees and their dependents that enroll in one of the City's medical plans. When you enroll in your health benefits **online**, your monthly medical and prescription drug contribution will automatically be deducted on a post-tax basis from your monthly retirement pension check as a combined payroll deduction. Depending on when you enroll in your health benefits **online** during your **60-day** enrollment period, it may take a month or two before your combined medical and prescription deduction begins (though your coverage will begin the first day of your retirement date). Using the example above, your coverage will still be effective May 1.

Any contributions owed due to missed combined medical and prescription drug deductions will be withheld from your pension check in equal increments over the course of a 12-month period. For example, if your combined medical and prescription drug contribution is \$160 per month and you missed two monthly deductions (May and June), \$320 (\$160 x 2 months) will be divided by 12 months (\$320 / 12 months = \$26.67). To achieve your monthly catch-up deduction amount, \$26.67 will be rounded up to the nearest cent (\$26.68) for the first 11 pension checks and the balance of \$26.52 will be deducted from the 12th pension check to avoid over deduction.

As a result, your catch-up amount will be deducted for the two missed monthly deductions (May and June) over the course of a 12-month period in addition to the your regular monthly medical and prescription drug plan premium deduction. As an alternative, you may choose to remit payment in full. If your combined monthly medical and prescription drug contribution exceeds the amount of your monthly retirement pension, you will be billed for your medical and prescription drug coverage.

Combined Medical & Prescription Drug Contribution Exceeds Monthly Retirement Pension

If your combined monthly medical and prescription drug contribution exceeds the amount of your monthly retirement pension, you will receive monthly invoices for your combined medical and prescription drug contribution. Invoices will be mailed to your address of record with your retirement system. You will receive a packet of monthly invoices from the effective date of coverage (May 1) through the end of the current year (December). You must mail a check or money order payable to **Director of Finance** along with the corresponding invoice to the address printed on the invoice by the first of each month. If you wish to pay multiple premiums in advance, you may do so.

Surviving Spouse

If your death precedes your spouse and your spouse is entitled to receive a monthly pension check upon your death, he/she may be entitled to health benefits as a beneficiary. Your spouse's health benefits under your membership will terminate at the end of the month following your date of death. Your spouse's health benefits under his/her own membership will be effective the first day of the month following the **Beneficiary Benefit Begin Date**. The **Beneficiary Benefit Begin Date** is one day after your date of death. For example, if your date of death is April 19, your spouse's health benefits will terminate effective April 30 under your membership. If your spouse's **Beneficiary Benefit Begin Date** is April 20, then your spouse's health benefits will become effective May 1.

Changes in Personal Information (Name, SSN, DOB, Address & Gender)

Your personal information such as your name, social security number, date of birth, address and gender is passed to the Health Benefits Enrollment System electronically on a weekly eligibility file from Bank of New York Mellon. If you receive your Personalized Health Benefits Enrollment Worksheet and find that your personal information is incorrect, you must contact Fire & Police Retirement System (FPR) at 410-497-7929/1-888-410-1600. When FPR has corrected your personal information on the Bank of New York Mellon system, the Health Benefits Enrollment System will receive the change electronically on the next weekly eligibility file. In turn, the Health Benefits Enrollment System will then send the change electronically on the next weekly file to your healthcare providers.

Contact Information

If you have any questions or need assistance with enrolling in your health benefits **online**, please contact Employee Benefits Division at 410-396-5830/TTY 711 (Maryland) and select option 2 and then option 1. You may also visit our office located at DHR-Employee Benefits Division, 201 E. Baltimore Street, Suite 500, Baltimore, Maryland 21202 for assistance. Be sure to bring your Retiree Health Benefits Enrollment packet when you visit.