



Employee Benefits Division

New Fire & Police Retirees: Health Benefits Enrollment Process

The City of Baltimore requires all its members including retirees, beneficiaries, spouses, domestic partners 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 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 healthcare benefits, your Personalized Enrollment Worksheet, Biweekly Medical Plan Rates, and a Medical Plan Comparison Chart. You will have **60** days from the date of your retirement to enroll in 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 date of birth 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. If you do not enroll in your health benefits **online** during your 60-day enrollment period, your medical coverage will default to "No Coverage" and your prescription drug coverage and vision coverage, if any, will default to "Individual Coverage." You will not be allowed to enroll yourself and your eligible dependents until the City's next annual open enrollment period, which is during the fall of each year for an effective date of January 1.

Under rules for Medicare Secondary Payer (MSP) Mandatory Reporting, the federal law requires the mandatory collection and reporting through employer group health benefit plans of social security numbers for all covered participants including employees, retirees and their dependents. Noncompliance may result in loss of coverage for covered participants with invalid or missing social security numbers.

Coverage Effective Date

Your coverage will become effective the first day of the month following your retirement date after you enroll in health benefits **online** within your 60-day enrollment period. For example, if your retirement date is May 15, your coverage will be effective June 1.

Medical Plan Premium Deductions

When you enroll in your health benefits **online**, your biweekly medical plan premium will automatically be deducted from your biweekly retirement pension check. Depending on when you enroll in your health benefits **online** during your **60-day** enrollment period, you may receive a few biweekly pension checks before your medical plan premium deductions begin (though your coverage will begin the first day of the month following your retirement date). Using the example above, your coverage will still be effective June 1.

Any premiums owed due to missed medical plan deductions will be withheld from your pension check in equal increments over the course of a 12-month period. For example, if your medical plan premium is \$80 per pension check and you missed four biweekly deductions (6/6; 6/20; 7/4 and 7/18), \$320 (\$80 x 4 pays) will be divided by 26 pays (\$320 / 26 pays = \$12.31). To achieve your biweekly catch-up deduction amount, \$12.31 will be rounded up to the nearest cent (\$12.32) for the first 25 pays and the balance of \$12.00 will be deducted from the 26th pay to avoid over deduction.

As a result, your catch-up amount will be deducted for the four missed biweekly deductions over the course of a 12-month period in addition to the your regular biweekly medical plan premium deduction. If your biweekly medical plan premium exceeds the amount of your biweekly retirement pension, you will be billed for the missed biweekly deductions.

Medical Plan Premium Exceeds Biweekly Retirement Pension

If your biweekly medical plan premium exceeds the amount of your biweekly retirement pension, you will receive biweekly invoices for your medical plan premium. Invoices will be mailed to your address of record with your retirement system. You will receive a packet of biweekly invoices from the effective date of coverage (June 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 biweekly 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 July 19, your spouse's health benefits will terminate effective July 30 under your membership. If your spouse's **Beneficiary Benefit Begin Date** is July 20, then your spouse's health benefits will become effective August 1.

Incorrect Personal Information

Your personal information such as your name, social security number, date of birth, address and gender is passed to the Health Benefits Enrollment System known as BOSS electronically on a weekly eligibility file from the City's payroll system known as Enterprise. 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 443-984-2800. When FPR has corrected your personal information on the City's payroll 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 410-396-5831 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.