

Plan Now to up to **SAVE \$1,000** next year on your health insurance costs

Under last year's contracts approved by MCEA, SEIU, and MCAAP—every employee has the opportunity to save hundreds of dollars on their health insurance premiums in any or all of three simple ways:

DON'T smoke tobacco products

If you **DON'T** smoke, you save 3% off your health insurance premiums.

SEE your primary care doctor at least once a year

If you get your basic biometrics checked (*blood pressure, blood sugar, cholesterol, weight/height ratio*), you can save an additional 1% on your health insurance premiums.

COMPLETE your medical plan's online Health Assessment

If you complete the online Health Assessment—with CIGNA, Carefirst or Kaiser—you can save an additional 1% off your health insurance premiums.

If you have single coverage, you can save up to \$385/year. If you have a family insurance plan, you can save up to \$1,025/year. (*See estimates on reverse*).

WHAT YOU NEED TO DO



1. BE SMOKE FREE

During the annual health insurance enrollment in the fall, you attest to being tobacco-free for 12 months. Penalties apply for false statements.



2. JUST GET A WELLNESS EXAM

Between October 13, 2014 & October 9, 2015. The insurance companies will identify who is eligible for the 1% premium incentive based on claim records.



3. COMPLETE HEALTH ASSESSMENT

Go online and complete your insurance company's Health Assessment (HA) before October 9, 2015. Like your claims data, all the information is confidential under federal law. A HA is a short set of questions that help inform you about your health risks. Completing a HA annually can reduce risks by health education. It can motivate and sustain health behavioral changes to improve your health and productivity and reduce your health care costs.

AND DON'T FORGET



4. A FLEXIBLE SPENDING ACCOUNT

You can save another \$130 or so a year by participating in the medical Flexible Spending Account option. You set aside at least \$100 a year (\$5/pay period), MCPS will match it with another \$100. All of which you can use to pay out-of-pocket medical expenses. Plus, since your money is pre-tax, you save about an additional \$30 in taxes. Just sign up during the annual fall health insurance enrollment.

HOW MUCH CAN YOU SAVE NEXT YEAR?

YOUR PLAN	from 1%	to 5%
Individual Coverage		
CIGNA POS	\$77	\$385
Carefirst POS	\$77	\$385
Kaiser HMO	\$68	\$340
CIGNA HMO	\$69	\$345
Carefirst HMO	\$60	\$300
Family Coverage		
CIGNA POS	\$205	\$1,025
Carefirst POS	\$204	\$1,020
Kaiser HMO	\$194	\$970
CIGNA HMO	\$201	\$1,005
Carefirst HMO	\$172	\$860
Note: based on FY2015 premiums. Actuals in 2016 may be higher.		



FOR MORE INFORMATION

More information—including links to your plan's Health Assessment—can be found on the MCPS website

WWW.MCPSMD.ORG

Just type "Wellness Initiatives" in the search box.

If you encounter difficulty, or have other questions contact the Employee and Retiree Services Center
EMAIL ersc@mcpsmd.org **or PHONE** 301-517-8100

MCEA HELP DESK

EMAIL helpdesk@mceanea.org **or PHONE** 301-294-MCEA