

Important Updates/Changes for 2018

- We are pleased that there are no rate changes for United Healthcare, CareFirst, and United Concordia. Prescription rates have decreased by 10% for all coverage levels. There were modest increases (5-6%) for Kaiser and Delta Dental DHMO.
- Plan enhancements, rate changes, and new wellness program activities for 2018 will be available on the HR website in October prior to the start of open enrollment.
- Regular employees enrolled for health benefits prior to August 26, 2017 will receive an individualized packet containing instructions, a benefits guide, highlighted changes, and the 2018 plan rates. Employees enrolled after August 26, 2017 can obtain information from the [HR Website](#) under 'Open Enrollment'. It is important that current enrollees carefully review the open enrollment information found on the HR Website and in their Benefits Packets. The HR Department will notify department representatives when the packets are available for pick-up.
- Contingent and Temporary employees currently enrolled for benefits as direct pay employees, as well as Retirees, will receive open enrollment packets at their home address.
- A new Prescription Vendor: [CVS Caremark](#) will replace Express Scripts effective January 1, 2018. Employees currently enrolled in prescription drug coverage will automatically be enrolled with Caremark. No action is required on your part if you currently have prescription coverage. You are not limited to CVS Pharmacy; most pharmacies will accept your CVS Caremark insurance. For a pharmacy locator please visit the [CVS Caremark](#) website.
- [State Wellness Program](#) activities completed in 2017 will rollover to 2018. If you have not completed your activities yet, there is still time to get free copays to your Primary Doctor and reduced copays to specialist.
- The **Interactive Voice Response (IVR)** system will be used for employees who currently have benefits coverage as of August 26th, with the exception of Contractual employees and Retirees. The phone number to the IVR is 410-669-3893; please review instructions on the HR website (available in October) or in the individualized Open Enrollment packets before calling into the IVR system. Employees Adding dependents will need to submit documentation to HR.

Please contact Human Resources with questions at hrbenefits@umbc.edu