

# 2023 FCG Retiree Health Benefit Enrollment

ENROLLMENT TYPE							
<input type="checkbox"/> New Enrollment <input type="checkbox"/> Mid-Year Enrollment Change <input type="checkbox"/> Open Enrollment Change <input type="checkbox"/> Cancel Coverage	<b>MEDICAL PLAN ENROLLMENT (Med)</b> <input type="checkbox"/> Cigna OAP In-Network Plan <input type="checkbox"/> Cigna TrueChoice Medicare (PPO)* <b>If on Medicare, MBI Number required:</b> _____	<b>DENTAL PLAN ENROLLMENT (Den)</b> <input type="checkbox"/> Cigna Basic PPO Dental Plan <input type="checkbox"/> Cigna Enhanced PPO Dental <input type="checkbox"/> Cigna Dental HMO** **HMO Provider #: _____	<b>VISION PLAN ENROLLMENT (Vis)</b> <input type="checkbox"/> VSP Vision Plan				
RETIREE INFORMATION							
Social Security Number		Retirement Date		Effective Date/Change Date			
Last Name		First Name		MI	Date of Birth		Gender
Street Address (*Residential address required if electing Cigna TrueChoice Medicare (PPO))				City	State	Zip	
Primary Phone Number		Email Address			Marital Status		
					<input type="checkbox"/> Married <input type="checkbox"/> Single		
DEPENDENT INFORMATION (You may only include a spouse and/or dependent(s) who were enrolled at the time of retirement)							
Action	Last Name	First Name	MI	Sex	Birthdate	Relationship**	Plan Enrollment
<input type="checkbox"/> Enroll  <input type="checkbox"/> Cancel	<u>Select Benefit(s)</u>		Social Security Number:			Spouse	<input type="checkbox"/> Cigna OAP In-Network Plan <input type="checkbox"/> Cigna True Choice Medicare (PPO)* <b>If on Medicare, MBI Number required:</b> _____
	Med   Den   Vis						
<input type="checkbox"/> Enroll  <input type="checkbox"/> Cancel	<u>Select Benefit(s)</u>		Social Security Number:			Child	<b>Disabled Child?</b>
	Med   Den   Vis						<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Enroll  <input type="checkbox"/> Cancel	<u>Select Benefit(s)</u>		Social Security Number:			Child	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Med   Den   Vis						
<input type="checkbox"/> Enroll  <input type="checkbox"/> Cancel	<u>Select Benefit(s)</u>		Social Security Number:			Child	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Med   Den   Vis						
**For court ordered dependent, legal documentation must be attached. If dependent does not reside with eligible retiree, please provide address on separate sheet.							
CONDITIONS OF ENROLLMENT							
<p>WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, THE INSURANCE COMPANY MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.</p> <p>I confirm that the information I have provided on this form is complete and accurate.</p> <p>I understand that the benefit plan that I have selected may provide reimbursement for certain benefit related costs, which are more fully described in the current Benefits Summary and Certificates of Coverage. I understand there may be instances where treatment decisions made by my health care provider or me, or health care expenses which I have incurred, may not be covered by my benefit plan(s).</p> <p>I acknowledge that I have received the "important information" statement, which is included on the back of this form.</p>							
Employee Signature: _____				Date: _____			

Revised September 2022

Return To: Frederick County Government  
 Attn: Human Resources  
 12 E Church Street  
 Frederick, MD 21701

Fax No. (301) 600-2314  
 Email (Preferred) [Retirement@FrederickCountyMD.gov](mailto:Retirement@FrederickCountyMD.gov)

## IMPORTANT INFORMATION

In order to make choices about your health care coverage and treatment, it is important for you to understand how your plan operates and how it may affect you. In an ever-changing environment, the information can never be complete and you are urged to contact the insurance company if the information in your Certificate of Coverage and other materials do not answer your questions.

Further medical and dental information is available at [www.myCIGNA.com](http://www.myCIGNA.com), by calling Cigna Customer Service at 1-800-244-6224, or through your employer.

Further vision information is available at [www.VSP.com](http://www.VSP.com), by calling the VSP Customer Service at 1-800-877-7195, or through your employer.

1. The insurance company does not provide medical services or make treatment decisions. They help finance and/or administer the benefit plan in which you are enrolled. That means:
  - They make decisions about whether the benefit plan you choose will reimburse you for care that you may receive.
  - They do not decide what care you need or will receive. You and your physician make those decisions.
2. At Cigna HealthCare and VSP Vision Care, they are committed to maintaining the confidentiality of members' health information. They have established policies and safeguards to protect oral, written and electronic information across their organization. They will not use or disclose your confidential information for any purpose other than the purposes permitted by the HIPAA Privacy Rule without your written authorization. For example, they will not supply confidential information to another company for its marketing purposes or to a potential employer with whom you are seeking employment unless you authorize it.
3. Physicians and other providers in plan networks are independent contractors and are not the insurance company's employees or agents. The insurance company does not control nor do they have a right to control your physician's treatment plan.
4. If you are declining enrollment in an insurance plan because you are covered by another insurance plan, you may be able to enroll yourself and dependents at a later date if you or your dependents lose eligibility for that coverage. However, **you must request enrollment from your employer within 30 days after the other coverage ends.**
5. If you have a new dependent as a result of birth or adoption, or lose dependents as a result of death or divorce, you may enroll or disenroll the affected people from coverage, but **only if you request the change within 30 days of the event** that triggered the change. You also have the opportunity to make changes to your insurance during the annual open enrollment period. Contact your employer benefits representative for additional information about making changes to coverage.
6. I understand that the Certificate of Coverage and other documents, notices and communications, regarding my benefit plan may be transmitted electronically.
7. I understand that I have a continuing obligation to report changes in enrollment status (e.g., name and address changes, dependents reaching an age when they lose dependent status) to my employer benefits representative after I sign the enrollment form and during the time I am enrolled for coverage.
8. Your insurance is offered as a benefit from your employer. By enrolling for the benefit, you authorize any required premium contributions to be deducted from earnings, or agree to pay your portion during any periods when you are covered but not receiving earnings. Failure to pay your portion may result in your coverage being terminated.

**Please return this completed form to Bob Goff at:**

**Mail: Frederick County Government  
12 East Church Street  
Frederick, MD 21701**

**Fax: (301) 600-2314**

**Email: [Retirement@FrederickCountyMD.gov](mailto:Retirement@FrederickCountyMD.gov) (preferred)**