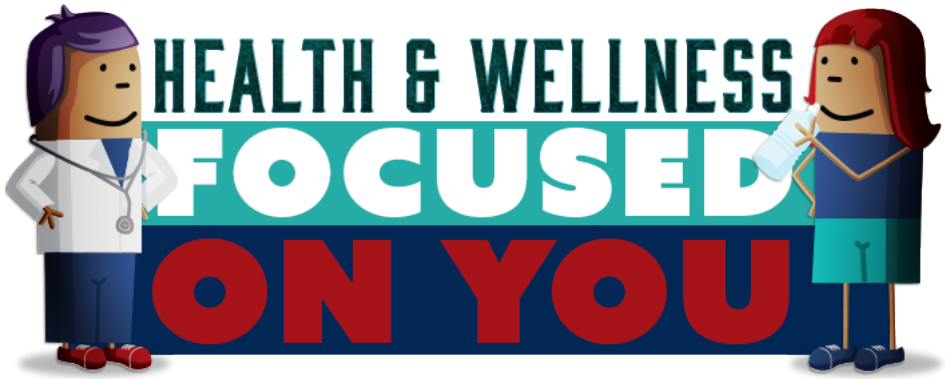


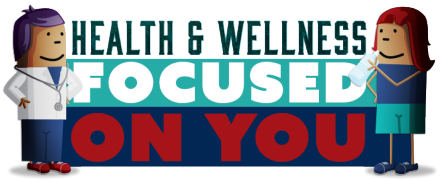
IT'S BENEFITS ENROLLMENT TIME!!!!!

Retiree Enrollment:

Open Enrollment Dates: October 19 – November 6, 2015

Period of Coverage Dates: January 1 – December 31, 2016

- **If you do not re-enroll during this Open Enrollment period the following will occur:**
  - ✓ Your healthcare coverage will continue, both benefits and premium changes will automatically be adjusted.
  - ✓ Your dependent(s) healthcare coverage will continue, both benefits and premium changes will automatically be adjusted.
  - ✓ Adult Coverage will continue, both benefits and premiums changes will automatically be adjusted. Additionally, you will have to re-submit the dependent document and if not received, dependent coverage will be terminated.
  - ✓ Your Flexible Benefits will continue.
  - ✓ If you are making changes to your current flexible benefits, you must complete the FBMC FRS Payroll Deduction Authorization Form included in your package.
  - ✓ If you are paying for your benefits via direct pay, FBMC will mail you a new set of coupons.
  - ✓ If you are covering your dependent, you must indicate your dependent's social security number and provide documentation of proof of eligibility, if not previously submitted. If not your dependent coverage may be terminated.
- **If you are enrolled in a Medicare Group Plan, new Medicare Group Healthcare and Prescription Drug Plans are being offered.**
  - ✓ If you do not make any changes to your healthcare plan, both benefits and premium changes will automatically be adjusted.
  - ✓ Additional healthcare and prescription plans are being offered.
  - ✓ To enroll in a Medicare group plan or to change your current plan, you must contact the healthcare company directly.



- **Dependent Coverage**

  - ✓ You can add your eligible dependent during this enrollment period and you will have to submit dependent documentation for each dependent.
  - ✓ If you are covering your dependent, you must indicate your dependent's social security number and provide documentation of proof of eligibility, if not previously submitted. If not, your dependent coverage may be terminated.
  - ✓ You can terminate your dependent coverage, but you will not be able to re-enroll the dependent until the next Open Enrollment provided you have maintained your enrollment in a School Board sponsored healthcare plan. You can add a dependent throughout the year if experiencing a qualifying change in status event.
  - ✓ You and your dependent must be enrolled in the same healthcare plan.