Open Season is the period of time during which eligible fellows have the opportunity to enroll, cancel, or make changes to their **medical** plans.

To assist you in making your 2018 Open Season changes quickly and easily, please review the guidance and tips below.

**✓ Step 1: READ THE INFORMATION IN THIS LETTER AND ONLINE:**
To learn about the Smithsonian’s Trust benefits programs, visit the [Open Season website](https://www.si.edu/). 

**✓ Step 2: ATTEND THE BENEFITS FAIR**
- Representatives from CareFirst and Kaiser will be on hand to address questions and provide additional information to assist you in making your 2018 benefit elections.
- Representatives from Smithsonian Institution’s OHR Benefits Branch, Smithsonian Enterprises’ Benefits Branch and Employee Assistance Program will also be available to assist with any questions or concerns.

**✓ Step 3: ENTER YOUR ELECTION(S) FROM NOVEMBER 12 – DECEMBER 10, 2018**
- If you are currently not enrolled in a Smithsonian Health Insurance Plan and wish to enroll, you must provide the following information to the Office of Fellowships and Internships (OFI) by **Friday, November 30, 2018**. You must provide OFI with your: full name, local address, social security number (SSN), and full date of birth (mm/dd/yyyy) by close of business on Friday, November 30, 2018. If you do not have a SSN, OFI will provide a placeholder number. Please note that updates to Secova are only done on Tuesday of each week, so you will have access to Secova the Wednesday after your information is provided to OFI.
- **NO enrollments, cancellations, or changes can be made after December 10**.
- If you do not make changes during the Open Season period, your current health plan will remain unchanged through the 2019 benefit year.
ONLINE SELF-SERVICE

OUR ONLINE SELF-SERVICE MAKES IT EASY TO ENROLL OR MAKE OPEN SEASON CHANGES!

Fellows with tenure of three months or longer are given the opportunity to enroll in the Smithsonian’s Trust Health Insurance Plan. However, fellows must self-enroll via the Secova System which is designed for staff so the health insurance premiums reflect the cost to staff per pay period, but fellows should only refer to the monthly premiums provided.

Follow the steps below to enroll, cancel, or make changes during the 2018 Open Season period for the 2019 plan year:


1. If you are currently not enrolled in a Smithsonian Health Insurance Plan and wish to enroll, you must provide OFI with your: full name, local address, social security number (SSN), and full date of birth (mmddyyyy) by November 30, 2018. If you do not have a SSN, OFI will provide a placeholder number. Please note that updates to Secova are only done on Tuesday of each week so you will have access to Secova the Wednesday after the required information listed above is provided to OFI.

2. Enter “SmithsonianInstitution” as your Company Code (no space);

3. Enter your User Name (your last name and last four digits of your social security number); If you do not have a social security number, OFI will assign you a dummy one.

4. Enter your password (first time users: enter your birth date mmddyyyy). If you have previously logged into Secova and do not remember your password, select, “Forgot Password?” and your security question will be generated.

5. Follow the step-by-step online instructions. It’s that easy!

6. If enrolling in either "Family Plus One" or "Family coverage", please ensure each of your covered dependents has a social security number entered on their individual record.

7. Be sure to select, “Confirm Election” and email/print your confirmation. **NOTE:** If you do not confirm your election, your changes will not be processed.

**New Fellowship Appointments Only**

If you are a new fellow whose 60-day enrollment period is occurring during the Open Season enrollment period (11/12/2018 – 12/10/2018), you must enroll under both the 2018 and 2019 plan year. If this does not occur, your 2018 enrollment elections will end on 12/31/2018 and will not carry forward into the 2018 plan year.
Qualifying Life Events

If you are enrolling and/or making changes to your 2018 plan elections due to a life event (i.e. marriage, birth, loss of coverage) occurring during the Open Season enrollment period (11/12/2018 – 12/10/2018) or after (12/11/2018 – 12/31/2018), you must submit your life event under both the 2018 and 2019 plan year. If this does not occur, your 2018 enrollment elections will end on 12/31/2018 and will not carry forward into the 2019 plan year.

If you have any questions regarding the online system navigation, please call the SECOVA technical support call center (877) 698-9781. The SECOVA technical support team is available for assistance with logging into the iElect platform, password resets and basic system navigation.

All Open Season related questions can be directed to Dora Blair of the Office of Fellowships and Internships (OFI) at 202-633-7070 or blairtl@si.edu.

2019 PLAN CHANGES

One Medical Rejoins CareFirst Provider Network

One Medical, a Washington, D.C.-based provider group, will rejoin the CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (CareFirst) PPO and HMO networks as a participating provider, effective November 1, 2018. CareFirst always seeks to provide members with a broad choice of providers and is pleased that One Medical is returning to our network.

One Medical providers will not be viewable in the CareFirst provider directory until late-November, although members may still schedule and visit One Medical providers beginning November 1, 2018.

Members can contact Customer Service via the phone number on the back of their ID cards for more information.

THERE ARE NO OTHER CHANGES IN PLAN YEAR 2019 FOR FELLOWS.

2019 PREMIUM INCREASES

The Smithsonian and its benefits consultants, USI, worked together with our insurance carriers for the 2019 benefit year renewal. Below is a summary of the renewal information for each plan. For a breakdown of the premium amount, please see the cost-sharing schedule below.

CAREFIRST:
The overall 2019 CareFirst premium increase is 11.4%.

KAISER PERMANENTE:
The overall 2019 Kaiser Permanente premium increase is 5.65%.
<table>
<thead>
<tr>
<th>Medical Options</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
</tr>
<tr>
<td>CareFirst Blue Choice Open Access HMO*</td>
<td>$670.25</td>
</tr>
<tr>
<td>CareFirst Blue Choice Opt-Out Open Access POS*</td>
<td>$752.27</td>
</tr>
<tr>
<td>CareFirst Blue Preferred PPO</td>
<td>$801.60</td>
</tr>
<tr>
<td>Kaiser Permanente HMO Signature*</td>
<td>$559.33</td>
</tr>
</tbody>
</table>

* CareFirst Open Access POS, CareFirst Blue Choice Open Access HMO, and Kaiser Permanente are available only in the Washington metropolitan area, including Baltimore County and Baltimore City.
MEDICAL PLANS OVERVIEW

The information below is only a summary of the plans available to employees. If questions arise, the group policy will govern. The Smithsonian Institution reserves the right to cancel and/or modify the plans at any time without prior notice to employees.

To aid you in your decision-making process, please visit the Open Season website to access information regarding your plan options:

Patient Protection and Affordable Care Act (ACA) Information
Summary of Benefits and Coverage

As part of the ACA requirements, the Smithsonian’s Trust health insurance carriers are required to provide employers a Summary of Benefits and Coverage (SBC). The SBC document provides a summary of the coverage in each health plan and includes summaries of covered and excluded services, plan deductibles, out-of-pocket limits, annual limits, and network and referral provisions. The SBC can be accessed using the following link: http://www.si.edu/OHR/summaryofbenefitsandcoverage.

The plan choices are listed below with a brief description for each. The descriptions and summaries are in no way all inclusive. Additional information about each plan and directories of participating providers are available on the websites listed or by calling the plan carrier using the telephone numbers listed below.

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Contact Info</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CareFirst Blue Preferred PPO</td>
<td><a href="http://www.carefirst.com">www.carefirst.com</a> or (800) 628-8549</td>
<td>The most flexible of all the CareFirst plans, the PPO has a network of doctors that you may use, but you also have the freedom to go outside the network. If you use a physician in the network, you will receive a higher benefit than if you go outside of the network. You are not required to select a primary care physician nor do you need a referral to see a specialist. You choose who you would like to see as service is needed. Providers under the PPO network can be located on <a href="http://www.bcbs.com">www.bcbs.com</a>. To locate a provider out of the service area go to <a href="http://www.bcbs.com">www.bcbs.com</a> or call (800) 810-BLUE.</td>
</tr>
<tr>
<td>CareFirst Blue Choice Opt-Out Plus Open Access POS</td>
<td><a href="http://www.carefirst.com">www.carefirst.com</a> or (800) 628-8549</td>
<td>This is a Point of Service plan that offers flexibility in choosing your health care provider. You are required to choose a Primary Care Physician upon enrollment, but you do not need a referral in order to see a specialist or another physician within the network. Choosing a provider or a specialist within the network will result in a lower out-of-pocket expense. Seeing a physician who is out-of-network will result in a higher out-of-pocket expense, and you may have to file your own claim. Providers under the POS network can be located on <a href="http://www.carefirst.com">www.carefirst.com</a> or call (800) 628-8549.</td>
</tr>
<tr>
<td>CareFirst Blue Choice Open Access HMO</td>
<td><a href="http://www.carefirst.com">www.carefirst.com</a> or (800) 628-8549</td>
<td>This is a HMO plan with a private network of doctors and service providers that you must use in order to receive a benefit. You must choose a primary care physician from the directory who will coordinate your health care needs. You do not need a referral from the primary care physician to see a specialist within the network. Pharmacy card drug benefits are included. Providers under the HMO network can be located on <a href="http://www.carefirst.com">www.carefirst.com</a> or call (800) 628-8549.</td>
</tr>
</tbody>
</table>
Kaiser Permanente HMO Signature
Contact Info: www.kaiserpermanente.org or (800) 777-7902

The Kaiser Permanente plan is an HMO that provides access to 28 medical centers located throughout Washington, D.C., Northern Virginia, Baltimore and suburban Maryland, most with on-site radiology, laboratory, pharmacy and optical services. Participants have exclusive access to approximately 900 physicians in the Mid-Atlantic Permanente Medical Group and affiliated physicians in Howard County and Anne Arundel County, Maryland.

QUESTIONS

WHAT IF I AM IN THE MIDDLE OF TREATMENT AND WISH TO CHANGE CARRIERS?
If you have a specific transition of care issue, please come to the Benefits Fair to speak to Representatives of the different carriers or contact the carriers directly at the numbers provided below. You may also review the CareFirst transition of care document on the OHR website (under CareFirst section) http://prism2.si.edu/OHR/Benefits/Pages/trustemployees.aspx.

<table>
<thead>
<tr>
<th>Carrier</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>CareFirst</td>
<td>(800) 628-8549</td>
</tr>
<tr>
<td>Kaiser Permanente</td>
<td>(800) 777-7902</td>
</tr>
<tr>
<td>Delta Dental</td>
<td>(800) 932-0783</td>
</tr>
<tr>
<td>Vision Services Plan</td>
<td>(800) 877-7195</td>
</tr>
</tbody>
</table>

HOW DO I ENROLL, CANCEL, OR MAKE CHANGES TO MY CURRENT COVERAGE?
If you are not currently enrolled in a Smithsonian Health Insurance Plan you must provide the Office of Fellowships and Internships (OFI) with the following information by close of business on November 30, 2018. You must provide your: full name, local address, social security number (SSN), and full date of birth (mmdyyyy). If you do not have a SSN, OFI will provide you with a placeholder number. Updates to Secova are only done on Tuesday of each week so you will have access to Secova to make your election beginning on the Wednesday after your information is provided to OFI.

All plan elections must be entered through Secova: http://iElect.Secova.com. You may reference page 2 for log in instructions. NOTE: The site will not be active until Open Season begins on November 12, 2018. If you are a current FSA participant and wish to continue in 2019, you MUST re-enroll using the Secova website. All elections must be made by midnight on December 10, 2018.

New Fellowship Appointments Only
If you are a new fellow whose 60-day enrollment period is occurring during the Open Season enrollment period (11/12/2018 – 12/10/2018), you must enroll under both the 2018 and 2019 plan year. If this does not occur, your 2018 enrollment elections will end on 12/31/2018 and will not carry forward into the 2019 plan year.

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WHAT IF I DO NOT WANT TO MAKE ANY CHANGES?
If you do not wish to make any changes to your current plan selections, you do not need to do anything EXCEPT for FSA (see above).

WHEN CAN I EXPECT MY NEW CARDS?
If you enter your enrollment or change no later than December 10, 2018, you can expect your identification cards in the month of January.

WHAT WILL BE THE EFFECTIVE DATE FOR ANY CHANGES I MAKE?
The effective date for new enrollments/changes made for plan year 2019, will be January 1, 2019. Your current coverage will continue through December 31, 2018.

WHO CAN I CONTACT IF I HAVE QUESTIONS?
Dora Blair at blairtl@si.edu or call the Office of Fellowships and Internships at 202-633-7070.