

# Open Enrollment for 2024 Health Benefits

October 16 – November 9, 2023

- Open Enrollment events will **close** promptly at **5 p.m. on Thursday, November 9.**
  - Health Benefit elections on file at 5 p.m. on November 9 will be finalized for 2024.
  - You may change your benefit elections an unlimited number of times during the Open Enrollment period.
  - A correction period will not be available after Open Enrollment ends.
- Benefit effective date: January 1, 2024
- Plan Information: [www.mymdbenefits.com](http://www.mymdbenefits.com)
  - Each benefit type has a page with coverage and vendor information for 2024.
  - 2024 Benefit Guide
- All rates can be found at [www.dbm.maryland.gov/benefits](http://www.dbm.maryland.gov/benefits)
  - Rates without Domestic Partners: [Regular Employees](#) [Contractual Employees](#)
  - Rates with Domestic Partners: [Regular Employees](#) [Contractual Employees](#)
- Not making any changes or enrolling in Flexible Spending Account? If you are not making any changes and do not plan to enroll in an FSA, then you do not need to do anything. Employees are encouraged to review their benefit elections in SPS.
- SPS will be unavailable each Friday evening into Saturday morning.
- It is best to make your changes early in Open Enrollment to avoid system congestion later in the Open Enrollment period which may cause log-in issues.
- The USM LIFE/DBLTY or UNUM deduction on your pay stub is reflective of [USM MetLife benefits](#). The annual enrollment period for these benefits will be in the Spring. Using the link provided, you can view your elections, but changes cannot be made until the annual enrollment period.
- Unique situations:
  - If another benefit event is open when Open Enrollment begins (for example: new hire, birth, marriage), then you will not have access to your Open Enrollment event until the life event is finalized. You may have up to 14 days to complete the Open Enrollment event.
  - If a life event with an effective date before January 1, 2024 is opened after Open Enrollment begins or closes, then any Open Enrollment elections will be cancelled. Once the life event is finalized, then a new Open Enrollment event will become available in the system. The new Open Enrollment event will need to be reviewed and finalized within 14 days.

## How to log into SPS to view your benefits and make changes:

Website: <https://stateofmaryland.onelogin.com> (mobile version not available)

Username: [GullNet](#) > Employee Timesheet tile > Employee Leave Balances > W Number

Password assistance: Use "Forgot Password".

Need additional password assistance? SU Help Desk – ext. 75454 or 410-677-5454

Quick Reference Guide: [How to complete your Open Enrollment Event](#)

## Major change for 2024 – Domestic Partner eligibility

- Employees can enroll their qualifying **domestic partner** and **their dependent children** during the 2024 Open Enrollment period.
- Required supporting documentation must be included with the Open Enrollment event.
  - Signed Affidavit of Domestic Partnership, and
  - 2 documents supporting financial interdependence
- Imputed Income will apply to subsidy of the domestic partner and their children.

- Each health benefit plan that includes a State subsidy for your domestic partner (and/or domestic partner's children) is subject to tax withholding. This means the employer's contribution toward health benefits is considered earnings and will be included in your taxable income.
- If a domestic partner is considered a tax dependent, please see [www.dbm.Maryland.gov/benefits](http://www.dbm.Maryland.gov/benefits) for Affidavit of Domestic Partner's Federal Tax Dependent Status and Worksheet for Determining Support.
- Domestic Partners are not eligible to use Medical or Dependent Care FSA benefits (unless classified as a Tax Dependent).
- Domestic Partnership is not federally recognized as a relationship which would trigger a special enrollment period under Medicare.
  - Domestic Partners who are eligible for Medicare and do not enroll when they are initially eligible, even if they are on active employee benefits, may be subject to Medicare late enrollment penalties.
  - Employees/Domestic Partners should contact CMS.gov or 1-800-Medicare for information.

### **Flexible Spending Account (FSA) Maximums** (must re-enroll each year):

Healthcare: \$3,050

Childcare: \$5,000

Select your account in SPS wisely! Corrections will not be accepted after the Open Enrollment period ends.

### **2024 Prescription Formulary will be updated**

- Member notification
- Physician notification
- No changes to the Retiree EGWP Program

### **Adding a spouse or child requirements**

- You are required to provide the applicable [supporting documentation](#) during Open Enrollment.
- Prepare now – If you are adding a spouse or dependent and need to order your official documentation, then you will want to get the process started now.
- *Spouse and dependents added during Open Enrollment without applicable supporting documentation will be dropped from the coverage.*
- The Employee Benefits Division will not accept documentation after Open Enrollment has ended.

### **2024 Wellness Activities**

- Wellness Activities will continue in 2024. It's not too late to complete the 2023 activities to receive the discounted co-pays.
- Complete the Health Risk Assessment/confirm a PCP with your medical vendor to have PCP co-pays waived.
- Complete a gender-/age-based activity to reduce Specialist co-pays by \$5.
- *NEW for 2023!* Complete an annual eye exam to reduce Specialist co-pay by another \$5 (total \$10 reduction).
- [Wellness Activities in 2023](#)

### **2024 Retiree Prescription Benefits**

- Retiree Prescription benefits will remain the same for 2024. (No other updates are available at this time.)