

**OPEN ENROLLMENT IS AVAILABLE NOW FOR JANUARY 1, 2022 BENEFIT ELECTIONS
FOR FPMA MEMBERS**

- Fully Insured Health Plan in three designs written through Highmark Blue Cross Blue Shield.
- Blue Cross Blue Shield “Blue Card” plan recognized in all fifty states and most European Countries.
- Care through Blue Cross Blue Shield PPO panels and hospitals.
- Plans cover FPMA Member and their family.
- Plan designs and plan prices are provided on the FPMA website at:
https://www.FPMA.com/opeiu_local_guild_45_health.php
- Eye and Dental coverage available at the election of the FPMA Member - must also enroll in medical coverage to be eligible.
- **Medicare Advantage** plan is available for FPMA members.
- Medicare Advantage plan pricing is provided on the FPMA website at:
https://www.FPMA.com/opeiu_local_guild_45_health.php
- All benefit periods are on a calendar year. Premiums are adjusted annually on September 1.

If you are currently enrolled and do not wish to make a change, your coverage election will continue.

If you wish to enroll or make a change to your current enrollment, please contact the Administrative Office at the dedicated telephone line **1-877-578-8710** or via email at **OPEIU@cdsadmin.com**.

Questions:

1. How do I enroll for January 1?

A: Please submit a completed Enrollment Form, Authorization for Direct Payment Form and a check or money order for January’s premium to the Administrative Office after November 15. This payment must be made payable to **OPEIU Local 45**. After the initial month’s premium payment, the premium will be deducted on the 1st business day of each month -- for example, February’s premium will be deducted on January 4.

2. May I change my enrollment for January 1?

A: Yes, you may modify your current enrollment to select a different option now for a coverage change effective January 1, 2022.

3. May I change my election now?

A: No, if you were to enroll in the plan now, you would have two deductibles -- one for the remainder of the 2021 benefit year and a new deductible for the 2022 benefit year.

4. When will the premiums change?

A: The Medical, Dental, Vision premiums are modified on September 1. Medicare Advantage premiums are modified January 1.

5. Can I add Dental and Vision Coverage?

A: In order to enroll in dental and vision coverage, you must be enrolled in Medical coverage. You may not elect only dental or vision at this time. Your election change will be effective January 1.

6. May I enroll my office staff?

A: We are working on the union affiliation for the office staff to be able to join the health plan. We will let you know as soon as this option is available.