## Email regarding change in medical plan year

The following message is being sent on behalf of the Board of Education and Superintendent Robert M. Tomback:

June 28, 2010

Dear Employee/Retiree of Harford County Public Schools,

As you are aware, effective July 1, 2010, deductibles and out-of-pocket maximums are changing for all medical plans offered to our employees and retirees. Currently, Harford County Public Schools medical plan year is the calendar year (Jan – Dec). To prevent health plan participants from paying more deductible and out-of-pockets costs than necessary during the transition to the new plan design, the medical plan year will change to the contract year (July – June) beginning July 1, 2010.

If you have met all, or a portion of, your deductible or out-of-pocket maximum from January 1, 2010, through June 30, 2010, a one-time administrative adjustment will provide credit for any deductible or out-of-pocket amounts you have accumulated for services provided during that period.

Finally, participants will not be penalized for use of services that may have had calendar restrictions on the number of visits, for example physical therapy, chiropractic, or speech therapy. The count for such visits will be reset at the start of July 1, 2010.

This administrative adjustment only applies to employees or retirees enrolled in the PPO and Traditional medical plans.