



FOUNDATION FOR ADVANCED
EDUCATION IN THE SCIENCES

FAES Open Season November 3rd –26th 2008

Open Season is the opportunity to make changes to your current healthcare coverage and/or add dental coverage for the following year. If you are applying for healthcare coverage for the first time, you should attend an overview of the benefit plans.

FAES will continue to offer CareFirst BC/BS PPO medical plan and Cigna HMO and PPO dental plans. Please visit our office (Building 10 / Room B1 C18) between 8:30am and 4:00pm for additional information on these plans or you may email us at faesinsurance@mail.nih.gov. For an appointment call (301) 496-8063.

Looking to lower your medical expenses? If you and/or your dependent require medication, ask your physician to prescribe “generic” medication(s). A generic drug has the same bio-equivalency as its brand name counter-part. So, why pay more when you can pay less?

Facts About Generics:

- Are held to the same federal FDA standards for safety and performance as brand names.
- Deliver the same amount of active ingredients in the same time as brand names.
- Required to have the same quality, strength, purity, and stability as brand names.
- Sell for 30-75 percent less than brand names.

Important phone numbers:

- CareFirst BC/BS: (800) 321-3497
- First Help Healthcare Advice Line: (800) 535-9700
- BlueCard Access Worldwide: (800) 810-2583
- Pharmacy Member Services: (800) 241-3371
- Walgreens Mail Service: (800) 745-6285
- Davis Vision Benefits: (800) 783-5602
- Cigna Dental: (888) 336-8258

2009 Premium Rates

CareFirst BC/BS Monthly Premiums

Individual \$355
Family \$710

Cigna Dental Annual Premiums

HMO Individual \$210 (full premium due by 11-26-08)
HMO Family \$485 (full premium due by 11-26-08)
PPO Individual \$560 (full premium due by 11-26-08)
PPO Individual +1 \$1065 (\$355 due by 11-26-08, \$355 due by 2-27-09, \$355 due by 4-30-09)
PPO Family \$1495 (\$500 due by 11-26-08, \$500 due by 2-27-09, \$495 due by 4-30-09)

You may remit your payment by mail to:

FAES

One Cloister Court
Suite 230

Bethesda, MD 20814-1460

Make checks payable to: FAES