



OUR FOCUS IS



2023

NEW HIRE BENEFITS ENROLLMENT DECISION GUIDE

Updated February 8, 2023

WELCOME

We're glad you're here. While you focus on the success of our students, we focus on offering comprehensive and competitive health, wellness, income security and retirement benefits to support you and your family. Use this guide to help you get started with your PGcps pay and benefits.

WHAT YOU NEED TO DO FOR...

Your Pay

- ❑ **Set up direct deposit** – Log on to the [Oracle Employee Self Service system \(https://erp.pgcps.org\)](https://erp.pgcps.org) to update or add your bank account information, so you can receive your paycheck via direct deposit. See [About Oracle](#).
- ❑ **Provide tax information** – From the [Oracle Employee Self Service system](#), you will also need to enter your tax information.
- ❑ **Enroll in extended pay** – Employees who work 10 or 11 months, have the option to extend their paycheck over 12 months. You can make this election via [Oracle Employee Self Service system](#). Enrollment is automatic for PGCEA Unit members.

Your Retirement

- ❑ **Enroll for Maryland State Retirement** – Provide the following documentation during New Hire Orientation:
 - [Application for Membership](#)
 - Notarized [Designation of Beneficiary](#)
 - Status verification
 - Copy of valid driver's license, U.S. passport or birth certificateSee [Retirement](#) for more information.

Your Benefits

Medical, Prescription, Vision, Dental, Flexible Spending Accounts (FSA), Life and Disability

- ❑ **Enroll within 35 days** – Use the [Oracle Employee Self Service system \(https://erp.pgcps.org\)](#) to complete the enrollment process within 35 days of your date of hire. If you do not enroll, you will default to no coverage for all benefits, except basic life insurance coverage. You will need to wait until the next Open Enrollment period to enroll for benefits, unless you have a qualifying life status change. See [Eligibility & Enrollment](#) for more information.
- ❑ **Provide dependent verification within 30 days** – If you enroll dependents, you must verify their eligibility by providing supporting documentation, such as a marriage or birth certificate. You have 30 days from the initial contact by Bolton to provide documentation.
- ❑ **Designate beneficiaries** – Make your beneficiary designations for life insurance on the [Oracle Employee Self Service system](#).

The coverage you elect is effective the first of the month following the date you enroll.



KNOW YOUR OPTIONS

Review this New Hire Benefits Guide, it includes important information to help you select the coverage options that are best for you and your family. Be sure to attend the New Hire Orientation for additional information and to get answers to your questions.

ENROLL WITHIN 35 DAYS

You have 35 days from your date of hire to enroll for benefits. If you do not enroll, you will default to no coverage for all benefits, except basic life insurance coverage.



PGCPS BENEFITS

AT-A-GLANCE

YOU AND PGCPS SHARE THE COST



Medical

Choose from two comprehensive medical plan options: the Kaiser Permanente Health Maintenance Organization (Kaiser) or the CareFirst Blue Choice Triple Option (CareFirst).



Prescription

Prescription coverage is included when you elect medical. If you elect Kaiser, coverage is provided through Kaiser. If you elect CareFirst, you must elect prescription coverage through CVS Caremark.



Dental

Dental coverage is available through Aetna. Benefits are available for both in- and out-of-network dental services.



Vision

Basic vision coverage is included with your medical plan. Additional coverage is available through BlueVision Plus.



Pension (Defined Benefit)

Administered by Maryland State Retirement and Pension System (MSRPS), you and PGCPS fund the PGCPS Retirement Plan. All eligible employees automatically contribute 7% of annual salary and receive a defined monthly pension benefit at retirement.

OPTIONAL BENEFITS – YOU PAY THE FULL COST



Flexible Spending Accounts

Save on everyday expenses with two tax-free accounts through Health Equity | WageWorks: Health Care FSA and Dependent Care FSA.



Supplemental Life

You have the choice to purchase supplemental coverage for yourself, your spouse and dependent child(ren) through MetLife.



Long-Term Disability (LTD)

You may purchase supplemental LTD coverage through MetLife.



Tax-Sheltered Annuity (TSA) (Defined Contribution)

Boost your retirement savings and achieve your goals with contributions to the 403(b) or 457(b) Roth post-tax basis.



College Savings

Save for education with two options from Maryland 529: Prepaid College Trust or Maryland College Investment Plan.



Education System Federal Credit Union (ESFCU)

Access convenient and competitive loan programs, savings accounts and credit cards for PGCPS employees.



Employee Discounts

Access special discounts and offers from local and nationwide businesses, including entertainment, retail, finance, fitness, travel, technology and more.



Basic Life

PGCPS provides you with basic life insurance through MetLife.



Employee Assistance Program (EAP)

Free counseling and support to help you and your family manage life's ups and downs with Inova.



Wellness360

Tools and resources that promote healthy lifestyle changes with educational seminars, health screenings, weight-loss competitions, tobacco-cessation programs and much more.



PGCPS BENEFITS

ELIGIBILITY & ENROLLMENT

WHO IS ELIGIBLE

Active employees who receive an annual salary and work at least 15 hours per week and their eligible dependents may enroll for the benefits described in this guide. Eligible dependents include you:

- Spouse
- Eligible children up to age 26, including your biological children, stepchildren, adopted children and children for whom you have legal guardianship. You may cover disabled dependents beyond age 26 if the disability is certified by the carrier.

Temporary and substitute employees are only eligible for the tax-sheltered annuity (TSA) and Wellness 360 programs.

DEPENDENT VERIFICATION

If you enroll dependents, you must verify their eligibility. Failure to submit required verification when requested will result in your dependent(s) being dropped from PGCPS' group coverage. Dependents who are removed from PGCPS' group health plans due to insufficient documentation will not be eligible for COBRA continuation coverage.

Employees who fail to provide timely notice (within 35 days of a qualifying life event):

- May be financially liable for outstanding claims for ineligible dependents;
- May be financially liable for repayment of the Board's share of paid health care premiums for ineligible dependents;
- May be financially liable for repayment of claims paid for ineligible dependents; and
- May be subject to disciplinary action, which may include termination.

Ineligible dependents include dependent children over the age of 26 (unless disabled), dependent children for whom you do not have guardianship or legal custody, common law spouses or ex-spouses that have not been removed from the plan.

WHEN TO ENROLL

New employees have 35 days from the date of hire to enroll in the medical, dental, vision, prescription, flexible spending accounts (FSAs), long-term disability and optional life insurance benefit plans. This is known as the Initial Enrollment period. Benefits coverage is effective the first of the month following the date you enroll.



KNOW YOUR RIGHTS AND RESPONSIBILITIES

Visit www.pgcps.org/benefits to access required federal notices which outline your rights and responsibilities. Or, request a printed copy by calling PGCPS Benefits Services at **301-952-6600**.

AT-A-GLANCE



ABOUT ORACLE

Oracle is PGCPs' employee information system used to manage Payroll, Human Resources and Benefits information. You will use the system to:

- Provide and update personal information, including mailing address, dependent information and beneficiaries
- Enroll for benefits
- Manage pay information, including direct deposit and tax withholding
- View paystubs
- Request leave

You can access the system with your PGCPs assigned username and password. If you need assistance, contact the Help Desk at **301-386-1549** or send an email to: helpdesk@pgcps.org.

HOW TO ENROLL

Log into **Oracle** (<https://erp.pgcps.org>) with your PGCPs assigned username and password.

- Select **PGCPs Employee Self Service**
- Select **Benefits**
- **Accept** Legal Disclaimer
- Go to **Dependents, Contacts and Beneficiaries**, provide the required information (including Social Security numbers) for each family member you want to cover under your health/life insurance. Click **Next**.
- Select **Update Benefits**. Make your elections by clicking the box next to each benefit and each dependent you want to cover.
- Review your elections and print your confirmation statement.

CHANGING YOUR COVERAGE

After the enrollment period, you may only make changes to your coverage if you have a qualifying life event, which includes:

- Marriage or divorce
- Birth or adoption of a child
- Death of a dependent
- Loss or gain of other coverage by you or a covered dependent
- Eligibility for Medicare by you or a covered dependent
- Covered dependent turns age 26

If you have a qualifying life event, contact PGCPs Benefits Services within 35 days of the event to make changes to your coverage. If you fail to notify PGCPs Benefits Services within 35 days, you may not enroll, cancel or change coverage until the next annual Open Enrollment, unless you have another qualifying life event.



IF YOU DON'T ENROLL

If you are a new hire and do not take action during your first 35 days of employment, you will receive basic life insurance, EAP benefits, and access to the wellness program. After the Initial Enrollment period, you must wait until the next annual Open Enrollment period or until you have a qualifying life event to enroll in or make changes to benefits.





MEDICAL

You can choose from two medical plan options: the Kaiser Permanente Health Maintenance Organization (Kaiser) or the CareFirst Blue Choice Triple Option (CareFirst).

KAISER

With Kaiser, you can do more in less time. Your care is provided at our conveniently located medical centers, so you can see your doctor, get lab tests, pick up prescriptions, all in one location. Kaiser has 34 medical centers in the Mid-Atlantic region, including Largo and the new Bowie Fairwood medical center. There is no deductible to meet and most eligible services are covered at 100% after you make any required copayment.

Learn more at my.kp.org/pgcps.

Limited Out-of-Network Coverage

Kaiser participants have the option to see out-of-network providers for up to 10 visits for covered outpatient medical services. Kaiser Permanente will pay out-of-network providers up to an allowable amount. You will be responsible for charges that exceed the allowable amount. [Click here](#) to learn more about out-of-network benefits.

Vision Essentials

The Kaiser plan includes coverage for eye exams, glasses and contacts. As a Kaiser member, your eye health information becomes part of your complete medical record, which helps you and your medical team get a total picture of your health. Regular eye exams can detect not only vision problems, but also certain health conditions.

CAREFIRST

With the CareFirst Blue Choice Triple Option (CareFirst), you have access to a wide range of providers. If you use a provider in the BlueChoice HMO network, you receive the highest level of benefits. If you use a BluePreferred PPO provider, the plan pays benefits at the PPO level. If you use a non-participating provider, you still have coverage through the plan's indemnity option but your out-of-pocket costs will be higher.

You have access to care in a variety of settings, including:

- **A primary care provider (PCP).** Establishing a relationship with a primary care provider is the best way to receive consistent, quality care.
- **FirstHelp, a free 24-hour nurse advice line.** Call **1-800-535-9700** anytime to speak with a registered nurse. Nurses can provide you with medical advice and recommend the most appropriate care.
- **A CareFirst Video Visit.** You can consult with a board-certified doctor on your smartphone, tablet or computer. To get started, visit: www.carefirstvideovisit.com.
- **Convenience care centers** located inside a pharmacy or retail store, such as a CVS MinuteClinic or Walgreens Healthcare Clinic.



- **Urgent care centers** have a doctor on staff and are an option when you need care on weekends or after hours.
- **An emergency room**, providing treatment for acute illnesses and trauma.

To learn more, visit www.carefirst.com/pgcps.

BlueVision

The CareFirst medical plan includes coverage for vision services including routine eye exams, eyeglasses and contact lenses through the Davis Vision network of providers. A [summary of benefits](#) is available online at: www.carefirst.com/pgcps.

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MEDICAL COVERAGE AT A GLANCE

	KAISER
Features	
Annual Deductible Employee Only Employee + Dependents (Family)	None None
Annual Out-of-Pocket Maximum (includes Annual Deductible) Employee Only Employee + Dependents (Family)	\$3,500 \$9,400
Coinsurance	Plan pays 100%
Office Visits	
Preventive Care	Plan pays 100%
Primary Care Physician	Plan pays 100% after \$10 copay
Specialist	Plan pays 100% after \$20 copay
Hospital Services	
Inpatient	Plan pays 100%
Outpatient	Plan pays 100% after \$20 copay
Emergency Room Services	Plan pays 100% after \$150 copay
Mental Health and Substance Abuse	
Inpatient	Plan pays 100%
Outpatient	Plan pays 100% after \$5 copay (group) \$10 copay (individual)
Vision Care	
Routine Eye Exam (once every 12 months)	Plan pays 100% after \$10 copay
Frames	Plan pays 100% from approved collection (up to age 19); 25% discount over age 19
Eyeglass Lenses/Contact Lenses	Plan pays 100% from approved collection (up to age 19); 25% discount over age 19

CAREFIRST TRIPLE OPTION PLAN (CAREFIRST)		
BlueChoice HMO	BluePreferred PPO	Indemnity Option
None None	\$200 \$600	\$500 \$1,000
\$1,000 \$2,000	\$1,000 \$2,000	\$2,000 \$4,000
Plan pays 100%	Plan pays 80%; you pay 20% after deductible	Plan pays 70%; you pay 30% after deductible
Plan pays 100%	Plan pays 100%	Plan pays 100%
Plan pays 100% after \$10 copay	Plan pays 100% after \$20 copay	Plan pays 70% after deductible; you pay 30%
Plan pays 100% after \$25 copay	Plan pays 100% after \$35 copay	Plan pays 70% after deductible; you pay 30%
Plan pays 100% after \$150 copay	Plan pays 80% after deductible; you pay 20%	Plan pays 70% after deductible; you pay 30%
Plan pays 100%	Plan pays 80% after deductible; you pay 20%	Plan pays 70% after deductible; you pay 30%
Plan pays 100% after \$150 copay	Plan pays 100% after \$150 copay	Plan pays 100% after \$150 copay
Plan pays 100% after \$150 copay	Plan pays 80% after deductible	Plan pays 70% after deductible; you pay 30%
Plan pays 100% after \$10 copay	Plan pays 100% after deductible and \$20 copay	Plan pays 70% after deductible; you pay 30%
Plan pays 100% after \$10 copay	Plan pays 100% after \$10 copay	Plan pays \$33; you pay the balance
Discounts available	Discounts available	N/A
Discounts available	Discounts available	N/A



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If you elect CareFirst, you must elect prescription coverage through CVS Caremark. CVS Caremark offers a nationwide network of pharmacies. When you participate in Kaiser, prescription coverage is included and you will receive all medications through a Kaiser facility or pharmacy.

Prescriptions	KAISER		CAREFIRST
	Onsite Facility (up to a 30-day supply)	Participating Pharmacy (up to a 30-day supply)	Administered by CVS Caremark (up to a 34-day supply)
Retail			
Generic Preventive Care	100% covered, no deductible	100% covered, no deductible	100% covered, no deductible
Generic	\$7 copay	\$20 copay	\$10 copay
Preferred Brand (Formulary)	\$15 copay	\$35 copay	\$40 copay
Non-Preferred Brand	\$30 copay	\$50 copay	\$70 copay
Mail-Order	(90-day supply)	(90-day supply)	(up to a 90-day supply)
Generic Preventive Care	100% covered, no deductible	100% covered, no deductible	100% covered, no deductible
Generic	\$14 copay	\$40 copay	\$20 copay
Preferred Brand (Formulary)	\$30 copay	\$70 copay	\$80 copay
Non-Preferred Brand	\$60 copay	\$100 copay	\$140 copay

CVS Caremark makes changes to its list of covered prescription drugs or formulary to better manage costs and ensure access to safe treatment options. These changes are made several times during the year. If you are taking a medication that is impacted, you will receive a letter from CVS Caremark. To review the current list of covered prescription drugs, visit the [PGCPS website](#). If you have questions, call the Caremark Customer Service Center at **1-888-865-6564**.



SAVE WITH GENERICS

Generic drugs are every bit as safe and effective as brand drugs. They are equivalent to the brand version in dosage, safety, strength, quality, the way they work and the way they're taken. Generics cost an average of 60% less than their brand counterparts. So the next time you need a prescription, ask if a generic is available.

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DENTAL

You have access to dental benefits with in-network and out-of-network coverage through Aetna.

Dental benefits include coverage for routine diagnostic services such as exams and cleanings, as well as basic services such as fillings and extractions, and major services such as crowns and dentures.

Orthodontia for both children and adults is available.

Dental benefits are provided through Aetna. With PGCPs' dental benefits, you may see providers in or out of the Aetna provider network, but your out-of-pocket cost for care will generally be less when you use in-network providers.

Aetna does not require dental cards to obtain services. However, you can print out a card and access claim forms on the [Aetna website](#).



Features
Annual Deductible Employee Only Employee + Dependents (Family)
Annual Benefit Maximum (preventive, minor and major services)
Lifetime Orthodontia Maximum
Services
Preventive Care (exams, X-rays, cleanings)
Basic Services (fillings, root canals, extractions)
Major Services (crowns, inlays, onlays)
Orthodontia (adults and children)

AETNA DENTAL PPO	
In-Network	Out-of-Network
\$50 \$100	\$100 \$200
\$4,000 per person	\$3,000 per person
\$3,000 per person	\$3,000 per person
Plan Pays	Plan Pays
100% no deductible	90% no deductible
100% after deductible	90% after deductible
60% after deductible	50% after deductible
50% after deductible	40% after deductible



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VISION

If you enroll in a PGCPS medical plan, some vision benefits are included. If you do not enroll in medical coverage through PGCPS or need additional coverage, the BlueVision Plus plan is available as a stand-alone option.

The BlueVision Plus plan includes vision services such as routine eye examinations, eyeglasses and contact lenses. The plan is offered by CareFirst BlueChoice through the Davis Vision, Inc. national network of providers.

You have the option of using providers in or out of the Davis Vision network; however, benefits are higher when you use in-network providers.



	BLUEVISION PLUS	
	In-Network	Out-of-Network
Frames		
Davis Vision Frame Collection	\$0 copay	N/A
Non-Collection Frame	Plan pays up to \$160; you pay balance minus 20% discount	Plan pays \$20; you pay balance
Eyeglass Lenses		
Single Vision	\$10 copay	Plan pays \$40; you pay balance
Lenticular	\$10 copay	Plan pays \$130; you pay balance
Basic Bifocal	\$10 copay	Plan pays \$60; you pay balance
Basic Trifocal	\$10 copay	Plan pays \$80; you pay balance
Contact Lenses		
Davis Vision Contact Lens Collection	100% covered, no copay	N/A
Medically Necessary Contacts	100% covered, no copay; prior approval required	Plan pays \$230; you pay balance
Other (Non-Collection or Elective Lenses)	Plan pays up to \$200; you pay balance minus 15% discount	Plan pays \$105; you pay balance





BI-WEEKLY CONTRIBUTIONS 2023 RATES

MEDICAL AND PRESCRIPTION

Active Employees with 0-8 Years of Service – 25% Contribution	KAISER MEDICAL AND PRESCRIPTION			CAREFIRST MEDICAL & CVS CAREMARK PRESCRIPTION		
	10-Month (20 Pays)	11-Month (24 Pays)	12-Month (26 Pays)	10-Month (20 Pays)	11-Month (24 Pays)	12-Month (26 Pays)
Employee Only	\$100.22	\$ 83.51	\$ 77.09	\$122.20	\$101.83	\$ 94.00
Employee + 1	\$227.50	\$189.58	\$175.00	\$278.07	\$231.72	\$213.90
Family	\$239.53	\$199.60	\$184.25	\$301.49	\$251.25	\$231.92

DENTAL AND VISION

Active Employees with 0-8 Years of Service – 25% Contribution	AETNA DENTAL PPO			BLUEVISION PLUS		
	10-Month (20 Pays)	11-Month (24 Pays)	12-Month (26 Pays)	10-Month (20 Pays)	11-Month (24 Pays)	12-Month (26 Pays)
Employee Only	\$ 7.58	\$6.32	\$ 5.83	\$1.20	\$1.00	\$0.92
Employee + 1	\$23.78	\$19.81	\$18.29	\$1.79	\$1.50	\$1.38
Family	\$25.04	\$20.86	\$19.26	\$2.41	\$2.00	\$1.85

YOUR COST FOR COVERAGE

PGCPS pays 75 percent of the cost for coverage. After eight years of service, the PGCPS share increases to 80 percent. The amount you pay is deducted on a pre-tax basis.



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FSA's

Saving money on everyday expenses is convenient and easy with PGCPs Flexible Spending Accounts (FSAs).

PGCPs offers you two Flexible Spending Accounts:

- Health Care Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (FSA)

The money you contribute into these accounts is deducted from your paycheck before federal, state and Social Security taxes are calculated—reducing your taxable income. In some cases, your tax savings can be significant. **If you want to participate in an FSA, you must enroll each year.**

Note: The FSA contribution limits apply across all employers. For example, if you contributed \$2,000 to a Health Care FSA at a previous employer, you may only contribute \$1,050 for the remainder of the year at PGCPs.

ADD UP YOUR SAVINGS

A FSA can save you from 20 percent to more than 40 percent of the amount you would normally pay for eligible expenses. Use these calculators to estimate your savings:

- [Health Care FSA Calculator](#)
- [Dependent Care FSA Calculator](#)

	Contribution Limits	Eligible Expenses
Health Care Flexible Spending Account (FSA)	\$3,050 per year (\$200 annual minimum contribution)	Copays, orthodontia, contact lenses and solutions, laser eye surgery, hearing aids, chiropractor visits, and other health care that may not be fully covered by insurance For a complete list go to: www.irs.gov/publications/p502 .
Dependent Care Flexible Spending Account (FSA)	\$2,500 per year, if married and filing separate income tax returns \$5,000 per year, if single or married and filing joint income tax returns (\$200 annual minimum contribution)	Licensed day care, in-home care, elder care, day camp and nursery school (if expenses are for a dependent child, the child must be under age 13) Expenses must be for care that enables you to work. Both you and your spouse (if applicable) must be employed, or your spouse must be a full-time student, to participate in a Dependent Care FSA. For a complete list, go to: www.irs.gov/pub/irs-pdf/p503.pdf .

PLAN CAREFULLY

The plan year runs from January 1 to December 31. Unused money left in your Dependent Care FSA at the end of the plan year must be forfeited. If you participate in a Health Care FSA and you have a remaining balance of \$610 or less, these funds can rollover for use the next plan year. Amounts over \$610 will be forfeited.

Any amount you elect is divided over the remaining pay periods in that year. For example, if an employee is hired in September and elects to contribute \$300 to the Health Care FSA, the FSA becomes effective in October. \$50 will be deducted on a pre-tax basis from the remaining six pay dates. Eligible expenses must be incurred between October and December 31 of that calendar year.



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LIFE INSURANCE

To help protect your family's finances in the event that something happens to you, PGCPs makes the following benefits available.

BASIC LIFE

You will receive basic life insurance benefits from PGCPs at no cost. Your employee basic life insurance benefit amount is equal to two times your annual salary, up to a maximum of \$600,000. To ensure benefits are paid according to your wishes, review and update your beneficiaries online using the [Oracle Employee Self Service system](#).

SUPPLEMENTAL LIFE

Supplemental life insurance coverage is available for you and your dependents through MetLife. You must enroll for supplemental life insurance for yourself before you can purchase coverage for your spouse and/or eligible dependent children.

EVIDENCE OF INSURABILITY NOT REQUIRED

During this Initial Enrollment period (35 days from your date of hire), Evidence of Insurability (EOI) requirements will be waived up to the guaranteed issue amount. To elect coverage above the guaranteed issue amount, you will need to answer five health questions. After the Initial Enrollment period, you will need to provide Evidence of Insurability (EOI) to increase your coverage. EOI is also known as "proof of good health," and is required before providing benefits coverage.

As the employee, you are the primary beneficiary for supplemental spouse and child life benefits. Premiums are deducted on an after-tax basis.

Coverage	Amount
Employee Supplemental Life	Increments of \$50,000 up to \$1,000,000 (not to exceed five times your annual pay) Guaranteed issue: \$250,000 ¹
Spouse Life	Increments of \$5,000 up to \$50,000 ² Guaranteed issue: \$20,000 ¹
Dependent Child Life	Increments of \$2,000 up to \$10,000 ^{2,3}

- Coverage amounts over the guaranteed issue amount will need to answer five health questions before coverage becomes effective.
- You may not elect coverage for your spouse and/or child(ren) if they are an active member of the armed forces of any country or international authority, or is already covered as an employee under this policy.
- Children must be unmarried and between the ages of 15 days to 26 years to be eligible for coverage.

Cost of Coverage

Cost is based on the amount of coverage you elect, your age as of the first of the month after your date of hire. Spouse coverage is based on your age as of the first of the month after your date of hire. The rates shown are the monthly cost per \$1,000 of coverage. Monthly cost for dependent child(ren) covers all eligible child(ren).

Age	Employee	Spouse	Child(ren)
<25	\$0.045	\$0.083	\$0.137
25-29	\$0.045	\$0.083	
30-34	\$0.045	\$0.083	
35-39	\$0.063	\$0.116	
40-44	\$0.081	\$0.149	
45-49	\$0.135	\$0.248	
50-54	\$0.207	\$0.380	
55-59	\$0.333	\$0.611	
60-64	\$0.513	\$0.941	
65-69	\$0.783	\$1.436	
70-74	\$1.044	\$1.914	
75+	\$1.359	\$2.492	

For example, if a 40-year old employee applies for \$200,000 of coverage:

Rate based on age:	\$0.081
Amount of coverage divided by 1,000 (\$200,000/1,000):	x 200

Multiply for estimated **monthly cost:** \$16.20

To determine the bi-weekly cost:

- 12-month employees, multiply the monthly cost by 12 and divide by 26
- 11-month employees multiply the monthly cost by 12 and divide by 24
- 10-month employees multiply the monthly cost by 12 and divide by 22

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LTD

Long-term disability (LTD) insurance pays you a portion of your income if you cannot work because of a disabling illness or injury.

SUPPLEMENTAL LONG-TERM DISABILITY

You have the opportunity to purchase supplemental LTD coverage at group rates. Coverage is available that would pay a benefit of 60% of your annual pay. The maximum LTD benefit you could receive is \$5,000 per month. The supplemental LTD plan includes a minimum benefit of 10% of your earnings or \$100 per month.

You must be disabled for at least 180 days before you can receive any LTD payments. Also, you must have exhausted all other benefits such as your sick leave bank, if applicable.



Cost of Coverage

Cost is based on your age and gross monthly income. The rates shown are the monthly cost per \$100 of coverage.

Age	Employee
<25	\$0.033
25-29	\$0.066
30-34	\$0.129
35-39	\$0.196
40-44	\$0.271
45-49	\$0.366
50-54	\$0.492
55-59	\$0.566
60-64	\$0.422
65-69	\$0.150
70-74	\$0.150
75+	\$0.150

For example, if a 28-year old employee with an annual income of \$30,000 applies for coverage:

Monthly earnings	\$2,500
Annual earnings divided by 12 (\$30,000/12)	
Value per \$100:	\$25
((\$2,500/100)	
Rate based on age:	x \$.066
Estimated monthly cost:	\$1.65

To determine the bi-weekly cost:

- 12-month employees, multiply the monthly cost by 12 and divide by 26
- 11-month employees multiply the monthly cost by 12 and divide by 24
- 10-month employees multiply the monthly cost by 12 and divide by 22

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EMPLOYEE ASSISTANCE PROGRAM (EAP)

From dealing with divorce to caring for elderly parents or facing financial problems, life can be challenging. The Employee Assistance Program (EAP) through Inova is here to help. The EAP provides confidential counseling services, referrals and other information at no cost to you.

You and your family members who live with you can each receive up to four free and confidential counseling sessions a year using the EAP, which is offered through Inova. If you need additional counseling, the EAP will coordinate care with your medical plan's network.



The EAP can help with:

- Family issues including marriage, divorce and parenting problems
- Child-related resources including infertility and adoption issues, daycare, nutrition and development concerns
- Elder-care resources including referrals to nursing homes, diet and health concerns and Alzheimer's related issues
- Stress, anxiety and depression
- Alcohol and drug dependency issues
- Financial concerns including getting out of debt, tax questions, retirement planning and estate planning
- Legal issues such as wills, leases, divorce, family law, real estate transactions, debt and bankruptcy filing
- Work-life matters, including moving and relocation, college planning, home repair, vacation and event planning and petcare

CONNECT TO THE CARE YOU NEED

The EAP team is staffed by professional counselors who are experienced in assisting people with a wide range of issues. When you call the toll-free number, **(1-800-346-0110)** you will be connected to a licensed professional counselor who will help you clarify your issue/concern, identify options, offer support and professional guidance to help you develop an action plan. You will be offered the opportunity to schedule face-to-face counseling sessions at your convenience at a location close to your home or workplace.

By phone (24/7): **1-800-346-0110**

Online: **INOVA EAP**

Enter the username **PGCPS**

Enter the password **PRINCE**

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At PGCPs, we are committed to the health and wellness of our employees. All benefit-eligible employees have access to health and wellness programs to help you be at your best. Additional wellness benefits are available for Kaiser and CareFirst members.

Wellness 360

Not enrolled in Kaiser or CareFirst? No problem. All PGCPs employees are eligible to participate in the PGCPs Wellness Program, Wellness 360. Wellness 360 offers free onsite fitness classes, wellness webinars and more. Learn more at: <https://offices.pgcp.org/Wellness/Cards/Employee-Wellness-Program/>.

Fitness Classes with BurnAlong

PGCPs has partnered with BurnAlong to bring you access to on-demand and live video classes spanning 45+ fitness and wellness categories. Accessible from your phone, tablet, computer, and smart TV, there are classes for every age, interest, and level.

You can take classes alone or invite friends and family to join you live—see and hear each other while taking classes together. The service is available free of charge to permanent PGCPs Employees.

To get started, send an email to: wellness.benefits@pgcp.org.

Kaiser

When you enroll in Kaiser, you have access to:

- **Online wellness tools:** Visit kp.org/healthyliving for wellness information, health calculators, fitness videos, podcasts and recipes from world-class chefs.
- **Personal wellness coaching:** Get help reaching your health goals. Work one-on-one with a wellness coach by phone at no cost. Find out more at: kp.org/wellnesscoach.
- **Special rates for members:** Enjoy reduced rates on products and services that can help you stay healthy – like gym memberships, massage therapy and more. Explore your options at: kp.org/choosehealthy.
- **Telemedicine:** With kp.org and the **KP app**, you can see your doctor face-to-face without visiting the office. You can have a video visit with your personal doctor from home, work or on the go. You just need to be a Kaiser member at least 18 years of age with a camera-equipped computer or mobile device. In case of urgent care, video visits are available with an emergency medicine physician who is connected to your personal medical record. Video visits for urgent and non-urgent health concerns do not have a copay.

CareFirst

Whether you're trying to lose weight, improve your well-being or simply live a healthier lifestyle, CareFirst offers tools and resources to help you reach your goals. As part of your health coverage, you have access to the CareFirst Health & Wellness program that can help you:

- Become aware of unhealthy habits.
- Improve your health with programs that target your specific health or lifestyle concerns.
- Get and stay healthy with a wealth of online tools and resources.

To learn more, log in to www.carefirst.com or call **1-800-783-4582**.

Sharecare for CareFirst Members

CareFirst has partnered with Sharecare, Inc.,* an innovative wellness program. The program includes an engaging digital experience with wellness tools and resources, including:

- **RealAge® test:** Online health assessment to discover the physical age of your body compared to your calendar age.
- **Trackers:** Connect wearable devices to monitor daily habits like sleep, steps, nutrition and more.
- **Health Profile:** Access your health data like biometric information, vaccine history, lab results and medications all in one place.

To get started, visit www.carefirst.com/sharecare and enter your CareFirst account username and password then complete the registration to link Sharecare with your CareFirst account.

* Sharecare, Inc. is an independent company that provides health improvement management services to CareFirst members.



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PGCPS provides both a pension and tax-sheltered annuity (TSA) retirement plans. All employees, including temporaries and substitutes, may participate in a TSA—403(b) and/or 457(b)—retirement plan. You can contribute on a pre-tax or Roth post-tax basis.

PENSION (DEFINED BENEFIT)

The Retirement Plan is administered by Maryland State Retirement and Pension System (MSRPS), and is funded by both PGCPS and you. You are required to contribute 7% of your annual salary. After ten years of service, you are vested and will receive a guaranteed monthly benefit at retirement.

When you retire, you will be able to choose from a number of payment options.

The Retirement Plan also provides survivor, disability and service retirement benefits. After one year of service, you will receive life insurance coverage equal to one times your annual salary. For complete information about benefits available through the Retirement Plan, refer to the [MSRPS Benefits Handbook](#), [MSRPS Benefits Summary](#) or visit: sra.maryland.gov.

If you have membership credit in another Maryland state or local retirement/pension system, you may be able to transfer your service.

For more information or for assistance, contact the Maryland State Retirement Agency at **1-800-492-5909** or visit sra.maryland.gov.

TAX-SHELTERED ANNUITY (TSA) (DEFINED CONTRIBUTION)

Most people will need more than a pension and Social Security to maintain their standard of living during retirement. Your own savings are essential, and can help you reach your retirement goals. You can use a 403(b) and 457(b) plans to save, invest and use tax advantages to build your own savings for retirement. You can contribute on a pre-tax or Roth post-tax basis, up to the IRS limits.

You may enroll in the 403(b) plan and/or 457(b) plan at any time during the year by completing and submitting a Salary Reduction Agreement Form [available online](#). For assistance, contact our third-party administrator, OMNI at **1-877-544-6664**.



COMPLETE ENROLLMENT IN THE PGCPS RETIREMENT PLAN

Contributions to the PGCPS Retirement Plan are automatic for all eligible employees; however, you must submit an [Application for Membership](#), [Designation of Beneficiary](#) and valid form of identification to PGCPS Benefits Services.



COLLEGE SAVINGS

With the Maryland Prepaid College Trust, you can lock in college tuition at today's prices. Or, save for college tax free with the Maryland College Investment Plan.

The College Savings Plans of Maryland is a program available to all Maryland residents to assist with saving for college. There are two options available:

- The Maryland Prepaid College Trust allows you to lock in tomorrow's tuition at today's prices.
- The Maryland College Investment Plan offers a variety of different investment portfolios managed by T. Rowe Price.

Both plans are affordable, flexible, and offer state and federal tax benefits.

PREPAID COLLEGE TRUST

With the Prepaid College Trust, you lock in future college tuition at today's prices and your account can be used at nearly any college nationwide (not eligible for K-12 tuition expenses).

You can invest for children from newborn through 12th grade, although accounts must be open for at least three years before tuition benefits will be paid. It's backed by a Maryland Legislative Guarantee.

And, you'll be eligible for federal and Maryland State tax benefits. Earnings on a distribution not used for qualified expenses may be subject to income taxes and a 10% federal penalty.

COLLEGE INVESTMENT PLAN

The College Investment Plan offers a broad range of investment options managed by T. Rowe Price, an investment leader with more than 80 years of experience. You decide how much and how often you want to invest based on your budget and goals. It's up to you—begin with just \$25 and invest for children or adults of any age.

You'll be eligible for federal and Maryland State tax benefits, including tax deferred growth and tax free earnings when the account is used towards qualified education expenses.

Benefits can be used at most accredited colleges, trade/technical schools, or K-12 schools in the United States (and some international colleges)

Enroll in GoTuition® gifting portal a convenient way for friends and family to turn traditional gift giving into the gift of an education.

Earnings on a distribution not used for qualified expenses may be subject to income taxes and a 10% federal penalty. State tax laws and treatment may vary. Please check with your state or a tax advisor regarding the specific tax rules for your state.

ENROLL IN THE COLLEGE SAVINGS PLAN OF MARYLAND

To participate in the College Savings Plan of Maryland, contact [Maryland 529](#) to enroll.

To have your contributions deducted from your PGCPS bi-weekly pay check, follow the

[Payroll Deduction Instructions](#)

and complete either the

[Prepaid College Trust Authorization](#) or [College Investment Plan Authorization](#).



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PGCPS Benefits Services is available to answer questions about your PGCPS benefits.

Contact your designated Benefits Coordinator based on your last name.

Last names A

Jennifer Brady
jennifer.brady@pgcps.org
301-952-6347

Last names B-G

LaVon Johnson
lavon.johnson@pgcps.org
301-952-6323

Last names H-Pa

Shafeqah Uqdah
shafeqah.uqdah@pgcps.org
301-952-6322

Last names Pe – Z

Wilma Samuel-Reeves
wilma.samuelreeves@pgcps.org
301-780-6881

PGCPS Benefits Services

pgcps.benefits@pgcps.org
301-952-6600

Benefit partners	Phone	Web
Medical/Vision CareFirst Kaiser Permanente	1-800-628-8549 1-800-777-7902	www.carefirst.com/pgcps my.kp.org/pgcps
Prescription CVS Caremark Kaiser Permanente	1-888-865-6564 1-800-777-7902	www.caremark.com my.kp.org/pgcps
Dental Aetna	1-877-238-6200	www.aetna.com
Vision (Stand alone plan) Davis Vision, Inc.	1-800-783-5602	www.davisvision.com
Flexible Spending Accounts (FSA) Health Equity WageWorks	1-877-924-3967	www.wageworks.com
Life Claims MetLife	1-800-638-6420	www.WillsCenter.com www.metlifegc.lifeworks.com
Long-Term Disability Claims MetLife	1-866-729-9201	https://erp.pgcps.org
Employee Assistance Program Inova Employee Assistance Program	1-800-346-0110	www.inova.org (User Name: PGCPS, Password: PRINCE)
Retirement Maryland State Retirement and Pension System OMNI	1-800-492-5909 1-877-544-6664	www.sra.state.md.us www.omni403b.com

PGCPS provides a comprehensive benefits coverage package for employees. This guide highlights available plan benefits, but does not include every detail of each plan. Each benefit is governed by an official plan document or insurance contract. If there is a conflict between this guide and the official plan documents, the plan documents will govern.



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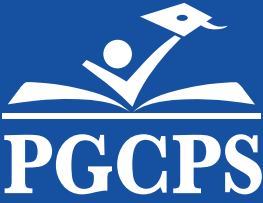
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FEBRUARY 2023