

OPEN ENROLLMENT

FOR YOUR 2026 BENEFITS

OCTOBER 28 – NOVEMBER 10, 2025



WHAT YOU NEED TO KNOW

Open Enrollment is your chance to ensure your coverage continues to meet your needs for the year ahead.

Your 2026 benefits will automatically renew if you do not make any changes. The exception is Flexible Spending Accounts (FSAs)—you must re-enroll each year. **[Learn more about the FSAs.](#)**

While there are only a few changes for 2026, Open Enrollment is a great time to look over your options and make sure your benefits still fit your needs and those of your family. Use this overview to help guide your decisions.

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WHAT'S NEW FOR 2026

For 2026, you'll have access to the same benefit options with minor changes.

NEW COVERAGE LEVELS— SAVINGS FOR PGCPS FAMILIES

In 2026, coverage levels will change. Previously, you selected a coverage level based on **how many** dependents were covered. This year, you will select a coverage level based on **who is** covered. This change eliminates Employee+1 coverage level (designed to cover two individuals) and introduces coverage levels for spouses and children. Single parents no longer pay family rates. Instead, single parents can select Employee + Child(ren). Your current elections will automatically update based on your covered dependents:

- Employee Only
- Employee + Child(ren)
- Employee + Spouse
- Employee + Family

COST FOR COVERAGE

Healthcare costs continue to rise due to inflation as well as higher prices for drugs and medical services. For 2026, the cost for CareFirst and Kaiser medical coverage will increase. Remember, for 10-month employees benefit deductions stop during July and August (July for 11-month employees); however, coverage remains effective.

INTRODUCING PET INSURANCE

PGCPS is pleased to offer pet insurance through MetLife. Whether you have a dog, cat, or another furry friend, this coverage can help offset the cost of unexpected veterinary care, giving you peace of mind and helping keep your pets happy and healthy. Enroll during Open Enrollment via [Benefitfocus](#). [Click here to learn more.](#)

FLEXIBLE SPENDING ACCOUNT (FSA) LIMITS INCREASE

Good news for families! For the first time in several years, the IRS is increasing the Dependent Care FSA limit to \$7,500 for individuals and married couples filing jointly. Take advantage of this opportunity during Open Enrollment to set aside more pre-tax dollars. The Health Care FSA limit is projected to be \$3,400, with a maximum rollover of \$680.

NEW CAREFIRST ID CARDS, NEW ID NUMBERS

If you participate in the CareFirst medical plan, watch for a new ID card arriving in December. Your card will display a **new ID number**—be sure to share it with your providers so they use the correct Plan ID when processing claims.

KAISER PERMANENTE REWARDS

Kaiser participants can earn up to \$150 each year by completing simple health-focused activities—worth \$5 to \$20 each. Activities include physical activity, self-care, and healthy eating, as well as completing the Total Health Assessment, participating in Wellness Coaching, getting a flu shot, and even sharing feedback on the program.

NOTE FOR NEW HIRES

If you are a new hire, you may need to make two elections:

2025 New Hire benefit elections (within 35 days of your date of hire): Coverage effective through December 31, 2025

2026 Open Enrollment elections (October 28 – November 10, 2025): Coverage effective January 1 – December 31, 2026

If you don't make changes during Open Enrollment, your initial new hire elections will remain the same in 2026—except to participate in a FSA you must re-enroll.

BI-WEEKLY EMPLOYEE CONTRIBUTIONS

2026 RATES

MEDICAL AND PRESCRIPTION				KAISER MEDICAL AND PRESCRIPTION			CAREFIRST MEDICAL AND PRESCRIPTION			CAREFIRST MEDICAL ¹		
Active Employees with 0-8 Years of Service – 25% Contribution				10-Month (20 Pays)	11-Month (24 Pays)	12-Month (26 Pays)	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				\$115.46	\$ 96.21	\$ 88.81	\$134.16	\$111.82	\$103.21	\$ 95.78	\$ 79.83	\$ 73.69
Employee + Child(ren)				\$230.91	\$192.43	\$177.63	\$268.35	\$223.63	\$206.43	\$191.59	\$159.66	\$147.38
Employee + Spouse				\$242.46	\$202.05	\$186.51	\$281.77	\$234.81	\$216.75	\$201.17	\$167.64	\$154.75
Family				\$300.19	\$250.16	\$230.92	\$353.26	\$294.38	\$271.74	\$252.21	\$210.17	\$194.01
Active Employees with 8+ Years of Service – 20% Contribution				10-Month (20 Pays)	11-Month (24 Pays)	12-Month (26 Pays)	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				\$ 92.37	\$ 76.97	\$ 71.05	\$107.35	\$ 89.45	\$ 82.57	\$ 76.64	\$ 63.86	\$ 58.95
Employee + Child(ren)				\$184.73	\$153.94	\$142.10	\$214.68	\$178.91	\$165.14	\$153.27	\$127.73	\$117.90
Employee + Spouse				\$193.97	\$161.64	\$149.21	\$225.42	\$187.84	\$173.40	\$160.94	\$134.11	\$123.80
Family				\$240.15	\$200.13	\$184.74	\$282.60	\$235.52	\$217.40	\$201.17	\$168.15	\$155.21

DENTAL AND VISION				AETNA DENTAL PPO			CAREFIRST VISION			CVS CAREMARK PRESCRIPTION ¹		
Active Employees with 0-8 Years of Service – 25% Contribution				10-Month (20 Pays)	11-Month (24 Pays)	12-Month (26 Pays)	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	\$0.75	\$0.63	\$0.57	\$ 38.38	\$31.99	\$29.52
Employee + Child(ren)				\$15.16	\$12.63	\$11.66	\$1.50	\$1.25	\$1.16	\$ 76.76	\$63.97	\$59.05
Employee + Spouse				\$15.92	\$13.26	\$12.24	\$1.58	\$1.31	\$1.20	\$ 80.60	\$67.17	\$62.00
Family				\$21.97	\$18.31	\$16.91	\$2.18	\$1.81	\$1.68	\$101.05	\$84.21	\$77.73
Active Employees with 8+ Years of Service – 20% Contribution				10-Month (20 Pays)	11-Month (24 Pays)	12-Month (26 Pays)	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				\$ 6.06	\$ 5.05	\$ 4.66	\$0.60	\$0.50	\$0.47	\$30.71	\$25.59	\$23.62
Employee + Child(ren)				\$12.12	\$10.10	\$ 9.33	\$1.20	\$1.00	\$0.93	\$61.41	\$51.18	\$47.24
Employee + Spouse				\$12.74	\$10.61	\$ 9.80	\$1.26	\$1.05	\$0.97	\$64.48	\$53.73	\$49.60
Family				\$17.58	\$14.65	\$13.53	\$1.74	\$1.45	\$1.34	\$80.83	\$67.37	\$62.19

Please note, the bi-weekly deduction amounts may vary slightly from the actual bi-weekly deductions due to rounding.

¹ Prior to January 1, 2021, if you elected CareFirst medical without prescription (or vice versa) or elected different coverage levels for medical and prescription, you can continue your current election(s) at 2026 rates.

YOUR 2026 COVERAGE OPTIONS

Your PGCPs Benefits provide you with reliable, competitive and comprehensive coverage.

ELECT TO PARTICIPATE DURING OPEN ENROLLMENT

Medical and Prescription

Choose from two comprehensive medical plan options that include 100% coverage for preventive care:

1. Kaiser Permanente Health Maintenance Organization (Kaiser)

All care is provided at Kaiser facilities by Kaiser providers. Prescription coverage is included. Visit kp.org to find a location near you.

2. CareFirst BlueChoice Triple Option Open Access Plan (CareFirst) with three ways to access care:

- BlueChoice HMO network (Option 1)
- BluePreferred PPO network (Option 2)
- Indemnity (out-of-area) network (Option 3)

If you elect CareFirst, you must enroll in prescription coverage through CVS Caremark.

Note: Prior to January 1, 2021, if you were enrolled in CareFirst medical without prescription (or vice versa) or elected different coverage levels for CareFirst medical and CVS Caremark prescription, you can continue your current election(s) for 2026.

Dental

Dental coverage is provided through [Aetna](#) with benefits 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](#) (administered by Davis Vision).

Flexible Spending Accounts (FSAs)

Save on everyday expenses with two tax-free accounts administered through [Health Equity | WageWorks](#): Health Care FSA and Dependent Care FSA.

Life

PGCPs provides you with basic life insurance equal to two times your salary. You have the choice to purchase supplemental coverage for yourself, your spouse and your dependent child(ren) through [MetLife](#). If you increase or elect coverage, you will need to answer five simple health questions before your coverage takes effect.

Long-Term Disability (LTD)

LTD pays you a portion of your income if you cannot work because of a disabling illness or injury. You may purchase supplemental LTD coverage through [MetLife](#). If you elect new coverage, you will need to answer health questions before your coverage takes effect.

Pet Insurance

MetLife Pet Insurance helps cover the costs of unexpected accidents or illnesses, so nothing gets in the way of caring for your pet.

NEW



YOUR 2026 COVERAGE OPTIONS

PARTICIPATE ANY TIME

Retirement Defined Contribution

Boost your retirement savings and achieve your goals with contributions to the 403(b) and/or 457(b) plans. You can contribute on a tax-deferred or Roth post-tax basis. [Learn more.](#)

Employee Assistance Program

Free counseling and support to help you and your family manage life's challenges is available through [Inova](#) (User Name: **PGCPS**, Password: **PRINCE**).

Education System Federal Credit Union

Access to convenient and competitive loan programs, savings accounts and credit cards—[see all the credit union has to offer.](#)

Wellness360 *Live well. Be well. Work well.*

With Wellness360, you have [access to tools and resources](#) that promote healthy lifestyle changes with educational seminars, health screenings, weight-loss competitions, tobacco-cessation programs and much more.

Employee Discounts

Access special discounts and offers from local and nationwide businesses, including entertainment, retail, finance, fitness, travel, technology and more. Learn more at: www.pgcps.org/benefits/employee-discount-program.

AUTOMATIC

Retirement Defined Benefit (Pension)

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. To learn more and create an account with MSRPS, visit: [mySRPS](#).



WHAT YOU NEED TO DO

PGCPS Open Enrollment is October 28 – November 10, 2025—your annual chance to review your benefits and choose what works best for you and your family. Be ready:

- **Review your options** – This overview highlights what's new for 2026, rates, and a summary of your benefits. The Benefits Enrollment Decision Guide will be available in mid-October to help you choose the best coverage for you and your family. Visit www.pgcps.org/open for updates.
- **Consider your needs** – Review your past, current, and future healthcare needs to select the plans that works best for you.
- **Enroll** – During Open Enrollment (October 28–November 10, 2025), log in to [Benefitfocus](#)—or use the Benefitplace app (download from [Google Play](#) or the [App Store](#), Company ID: **PGCPS**)—to make your elections and remove any ineligible dependents.



Your 2026 benefit elections are effective January 1–December 31, 2026. After Open Enrollment ends, changes are only allowed if you have an IRS-qualified life event (e.g., marriage, divorce, birth/adoption, or loss of coverage).

UPDATE YOUR BENEFICIARIES

Your beneficiaries are the people who receive your life insurance benefits when you pass away. Keep your designations up-to-date so your assets go to the right individuals.

Update your beneficiaries if you:

- Changed your marital status
- Need to reflect a name change
- Want to remove a beneficiary
- Want to add a new beneficiary
- Named someone who is now deceased

Review and update your beneficiaries on [Benefitfocus](#) today.

LIFE EVENTS

If you experience a qualifying life event (e.g., marriage, divorce, birth or adoption of a child, etc.), log into [Benefitfocus](#) within 35 days to update your coverage. See the [Life Event Changes Guide](#) for details. Questions? Call: **301-952-6600** or email: pgcps.benefits@pgcps.org.



ADD UP YOUR SAVINGS WITH A FLEXIBLE SPENDING ACCOUNT (FSA)

PGCPS Open Enrollment is October 28 – November 10, 2025—your annual chance to review your benefits and choose what works best for you and your family. Be ready:

PGCPS offers you two Flexible Spending Accounts (FSAs)—the Health Care FSA and Dependent Care FSA. The money you contribute to these accounts is deducted from your paycheck before federal, state and Social Security taxes are calculated. While the amount of pay you receive isn't less, the amount of taxes you pay will be. In some cases, your tax savings can be significant.

If you want to participate in a FSA, you must re-enroll each year. The plan year runs from January 1 to December 31. If a balance remains in your Health Care FSA at the end of 2025, you can rollover up to \$660¹ for use in 2026, based on current IRS regulations. Balances over this amount will be forfeited.

Type of Account	Limits	Eligible Expenses
Health Care Flexible Spending Account (FSA)	\$3,400 ¹ per year (\$200 annual minimum contribution)	Copays, deductibles, coinsurance, orthodontia, contact lenses and solutions, laser eye surgery, hearing aids, chiropractor visits, medications and other healthcare expenses
Dependent Care Flexible Spending Account (FSA)	\$7,500 per year, if single or married and filing joint income tax returns \$3,750 per year, if married and filing separate income tax returns	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)

¹ Projected for 2026, limits subject to change annually by the IRS.

NOTE FOR NEW HIRES

If you are a new hire and elected to participate in a FSA during New Hire Enrollment, you will need to re-enroll during Open Enrollment for your election to continue in 2026. FSA elections do not roll over from year to year.

DID YOU KNOW USE YOUR HEALTH CARE FSA TO PAY FOR...

Allergy medicine	Home medical equipment
Band-Aids	Menstrual care/feminine hygiene products
Breast pumps	Nasal spray
Broad-spectrum sunscreen (SPF 30+)	Over-the-counter drugs
Children's fever and pain reliever	Pain relievers
Contact lenses and solution	Pregnancy/fertility test
Cough, cold and flu medicine	Prenatal vitamins
Dental care	Reading glasses
Diabetes supplies	Shoe insoles and insert
Diaper rash cream	Smoking cessation drugs and programs
Eye glass cleaner	Thermometers
First aid kits	Vitamins
Hot and cold packs	

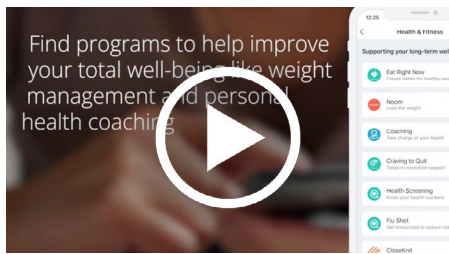
This is a partial list of eligible expenses. For a more complete list of eligible healthcare expenses, go to: www.irs.gov/publications/p502. For dependent care expenses, go to: www.irs.gov/publications/p503.

CALCULATE YOUR SAVINGS

A Health Care FSA can save you from 20 to 40 percent of the amount you would normally pay out-of-pocket for eligible expenses. To calculate your savings, use the [WageWorks FSA Savings Calculator](#).

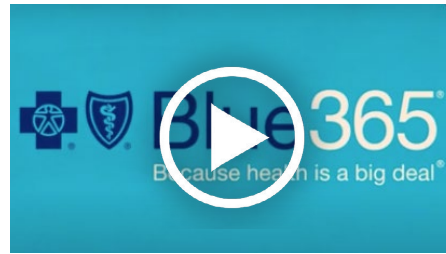
GET MORE FROM YOUR BENEFITS IN 2026

Your benefits are designed to support your health, wellbeing, and finances. Don't miss out on valuable opportunities. Watch these videos to learn more:



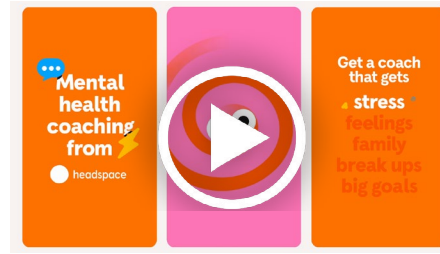
CareFirst WellBeing—Tools to Help You Thrive

CareFirst WellBeing offers programs to help you eat healthier, stay active, quit tobacco, access virtual physical therapy, and get personalized health coaching. Get started with [CareFirst Wellbeing](#).



Blue 365—Exclusive Discounts for CareFirst Members

From fitness and wellness to healthy eating and family activities, enjoy savings that help you stay healthy every day. [Sign up now.](#)



Kaiser Brings Calm and Headspace to Members

Kaiser participants get [free access](#) to Calm and Headspace to feel your best every day. Self-care has never been this simple.



Protection Beyond Flu: Stay Current on All Your Vaccines

With your CVS prescription coverage, you have access to non-seasonal vaccines, including RSV, pneumonia, shingles, measles, DTaP and more. To get started, visit: [Caremark.com/findapharmacy](#).



Save More on Health Care with a FSA

Ready to unlock the full potential of your Flexible Spending Account? [Watch this session](#) where experts guide you through everything you need to know to spend wisely and save effortlessly.



Access Free, Confidential Assistance with Inova EAP

Work, life, and everything in between—PGCPS's EAP offers confidential support and expert guidance to keep you balanced and thriving. Visit [Inova EAP](#) (Enter username: PGCPS, Password PRINCE).



Life and Disability—How Much Coverage Do You Need?

MetLife shares how different benefit options can better prepare you for the future. Watch and [access calculators](#) to determine how much coverage you need.