

OPEN ENROLLMENT FOR YOUR 2026 BENEFITS

OCTOBER 28 –
NOVEMBER 10, 2025



WHAT YOU NEED TO KNOW

Open Enrollment is your once-a-year opportunity to review your coverage and confirm you have the medical benefits that work best for you and your family.

During Open Enrollment, you can:

- Switch medical plans from CareFirst to Kaiser Permanente or from Kaiser Permanente to CareFirst;
- Drop your current coverage—if you drop coverage, you will not be able to re-enroll at a later date; or
- Drop dependents (spouse or child)—if you drop a dependent, that dependent will not be able to enroll at a later date.

You cannot enroll for new coverage (medical, prescription, dental or vision) that you did not elect at retirement. And, you cannot add a dependent.

If you do not make changes, your current benefit elections will remain the same in 2026.

While there are no changes to your 2026 benefits, reviewing your coverage is always a good idea.

WHAT YOU NEED TO DO

- 1 Review your options:** Read this overview for a summary of your 2026 benefits and rates. For more details, the Retiree Benefits Enrollment Decision Guide will be available online in late October.
- 2 Stay updated:** Visit www.pgcps.org/open for Open Enrollment updates. Questions? Contact the PGCPs Benefits Services Office:
 - Call: **301-952-6600**
 - Email: pgcps.benefits@pgcps.org
- 3 Complete your Retiree Enrollment Form by November 10, 2025** – Submit the enclosed Retiree Enrollment Form if you need to make any changes to your benefits for 2026. **If no form is submitted, your current coverage will continue. All changes are effective January 1, 2026.**



WHAT'S NEW FOR 2026

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

NEW COVERAGE LEVELS

In 2026, coverage levels will change. Previously, coverage levels were based on **how many** dependents were covered. This year, coverage levels will be based on **who is** covered. This change eliminates Retiree+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 Retiree + Child(ren). **No action required**—your current elections will automatically update based on your covered dependents (review page 4).

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.

ABOUT ELIGIBILITY

Medicare

You must enroll in Medicare Parts A & B as soon as you become eligible. Failure to do so may result in the loss of your PGCPs-sponsored coverage. If you or your dependents are approved for disability under Medicare, you must notify the Benefits Services Office immediately.

Dependent Children

Enrolled dependent children remain eligible for coverage until the end of the month in which they turn 26, regardless of student or employment status. Coverage may continue beyond age 26 only if the child is certified as disabled.

Continuation of Coverage for Surviving Spouses

Coverage may continue as long as you do not re-marry or become eligible for health insurance through your own employment. If either occurs, you must notify the Benefits Services Office in writing immediately.

Continuation of Coverage for Surviving Dependent Children

Coverage may continue up to age 26, regardless of student or employment status.

YOUR 2026 OPTIONS



Your PGCPS benefits provide reliable, competitive and comprehensive coverage.

MEDICAL

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

1. Kaiser Permanente (Kaiser) with coverage based on Medicare eligibility:

- Kaiser Permanente Health Maintenance Organization (Kaiser HMO) for participants not eligible for Medicare
- Kaiser Permanente Medicare Advantage for participants eligible for Medicare

All care is provided at Kaiser facilities by Kaiser providers.

Prescription coverage is included. Visit [kp.org](https://www.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)

PRESCRIPTION

If you elect Kaiser, prescription coverage is included. If you switch coverage from Kaiser to CareFirst, you must elect prescription coverage.

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).

PAYING FOR COVERAGE

As a retiree, your monthly premiums are deducted from your Maryland State Retirement and Pension System (MSRPS) pension check. However, if your pension check does not cover the cost of your monthly premiums, you will receive an invoice from Health Equity | WageWorks, the direct bill administrator for PGCPS. Failure to pay will result in cancellation of your coverage, and you will not be eligible to re-enroll in the future.

A surviving spouse and/or dependent receiving an MSRPS pension check may also elect to have health insurance premiums deducted from their monthly pension check.

It is your responsibility to confirm your benefit deductions match the coverage you requested. If there is an error or omission, you must contact the Benefits Services Office by January 31, 2026 (call **301-952-6600** or email pgcps.benefits@pgcps.org). Any missed health benefit deductions will automatically be collected in addition to your regular deduction on the next available pension check.

Premium refunds will only be considered for administrative error. A written request must be submitted within one calendar year of the error, and refunds will only be issued for up to one benefit plan year. Refunds cannot be approved for retiree errors or any other reason.

2026 RATES

Health plan costs will increase in 2026. However, some retiree + dependent combinations may see lower premiums with the new coverage levels.



MEDICAL AND PRESCRIPTION DRUG

	KAISER MEDICAL AND PRESCRIPTION DRUG	CAREFIRST MEDICAL	CAREMARK PRESCRIPTION DRUG
Non-Medicare (20% contribution)	Monthly	Monthly	Monthly
Retiree Only	\$153.94	\$127.72	\$ 51.17
Retiree + Child(ren)	\$307.88	\$255.45	\$102.35
Retiree + Spouse	\$323.27	\$268.22	\$107.46
Family	\$400.25	\$336.27	\$134.73
Medicare ¹ (20% contribution)	Monthly	Monthly	Monthly
Medicare – Retiree Only	\$ 67.52	\$ 55.92	\$ 51.17
Medicare – Retiree + Child (one w/Medicare)	\$221.46	\$183.65	\$102.35
Medicare – Retiree + Child (both w/Medicare)	\$135.04	\$111.85	\$102.35
Medicare – Retiree + Children (one w/Medicare)	\$375.40	\$311.38	\$102.35
Medicare – Retiree + Children (two w/Medicare)	\$288.98	\$239.58	\$134.73
Medicare – Retiree + Spouse (one w/Medicare)	\$221.46	\$183.65	\$107.46
Medicare – Retiree + Spouse (both w/Medicare)	\$135.04	\$111.85	\$107.46
Medicare – Retiree + Family ² (one w/Medicare)	\$390.79	\$324.15	\$134.73
Medicare – Retiree + Family ² (two w/Medicare)	\$288.98	\$239.58	\$134.73
Medicare – Retiree + Family ² (three or more w/Medicare)	\$202.56	\$167.78	\$134.73

¹ The amount you pay will take into account whether you and your family members are eligible for Medicare.

² Family includes the retiree, spouse and one or more children.

DENTAL AND VISION

	AETNA DENTAL PPO	CAREFIRST VISION
20% contribution	Monthly	Monthly
Retiree Only	\$10.10	\$1.00
Retiree + Child(ren)	\$20.20	\$2.00
Retiree + Spouse	\$21.22	\$2.10
Family	\$29.30	\$2.90

Dental and vision rates do not vary by Medicare status.

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