



OPEN ENROLLMENT

**OCTOBER 28 –
NOVEMBER 10, 2025**

FOR ALL RETIREES, SURVIVING SPOUSES AND/OR DEPENDENTS

This is your once-a-year opportunity to update your benefit elections. *If you want the same coverage for 2026, you do not need to do anything.*

OUR FOCUS IS



WHAT YOU NEED TO DO

1. Review your options

In the coming weeks, you will receive materials to help you understand your benefit options:

- **What You Need to Know (WYNTK):** Mailed to your home and posted online in mid-October, the WYNTK includes 2026 rates and an overview of your options.
- **PGCPS Retiree Benefits Enrollment Decision Guide:** The guide will be available online in late October and provides information to help you make the most of your benefit options.

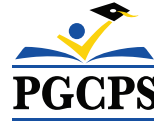
2. Make changes by November 10, 2025

- If you want the same coverage for 2026, no action is required.
- If you want to switch medical plans or drop coverage for 2026, complete the Retiree Enrollment Form enclosed with the WYNTK mailing.
- **NOTE:** You cannot add dependents (spouse and/or children).

Benefits selected during Open Enrollment will be effective January 1, 2026.

Get updates and assistance

- **Visit:** www.pgcps.org/open
- **Call:** 301-952-6600
- **Email:** pgcps.benefits@pgcps.org



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