

# 2026

## NEW HIRE BENEFITS ENROLLMENT DECISION GUIDE



# 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 benefits.

## WHAT YOU NEED TO DO FOR...

### Your Benefits

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

- ❑ **Enroll within 35 days** – Use [Benefitfocus](#) 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. See [Eligibility & Enrollment](#) for more information.
- ❑ **Provide dependent verification within 35 days** – If you enroll dependents, you must verify their eligibility by uploading supporting documentation (such as a marriage or birth certificate) to [Benefitfocus](#).
- ❑ **Designate beneficiaries** – Make your beneficiary designations for life insurance on [Benefitfocus](#).

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

### Your Retirement

- ❑ **Enroll for Maryland State Retirement** – You will receive an email from [Benefits Services](#) with the forms to apply. Email the following documentation to [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org):
    - [Application for Membership](#)
    - Notarized [Designation of Beneficiary](#)
    - Status verification
    - Copy of valid driver's license, U.S. passport or birth certificate
- See [Retirement](#) for more information.

## 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.





## Enroll within 35 Days

You have 35 days from your date of hire to enroll for benefits. After this 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.

# 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 BlueChoice Triple Option Open Access Plan (CareFirst).
- 
**Prescription**  
 Prescription coverage is included when you elect medical. If you elect Kaiser, coverage is provided through Kaiser. If you elect CareFirst, coverage is provided 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 (administered by Davis Vision).
- 
**Retirement Defined Benefit (Pension)**  
 Administered by Maryland State Retirement and Pension System (MSRPS), the PGCPS Retirement Plan is funded by you and PGCPS. Eligible employees automatically contribute 7% of salary and receive a defined monthly pension benefit at retirement.
- 
**Wellness360**  
 Resources and programs to support healthy lifestyle changes, including seminars, screenings, and wellness challenges.

## OPTIONAL – 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 option 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.
- 
**Retirement Defined Contribution**  
 Boost your retirement savings and achieve your goals with contributions to the 403(b) or 457(b). Contribute on a tax-deferred or Roth post-tax basis.
- 
**Education System Federal Credit Union (ESFCU)**  
 Access to 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.
- 
**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.

## PROVIDED BY PGCPS – PGCPS PAYS

- 
**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.





# Eligibility and 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 your:

- 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 dependent was covered under PGCPS up until they reached age 26 and the carrier certifies the disability.

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

### COVERAGE LEVELS

You will select a coverage level based on who is covered:

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

### DEPENDENT VERIFICATION

If you enroll dependents, you must verify their eligibility by uploading the required documentation (such as a marriage license or birth certificate) to [Benefitfocus](#) during enrollment. Dependents who are not verified will not be covered.

If you submit the required documentation after enrolling—but before the Initial Enrollment period ends—your dependents' coverage will be applied retroactively to your effective date, and the required premiums will be deducted from your next paycheck.

### 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 your date of hire.

## Know Your Rights

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



# How to Enroll

- 1 REVIEW YOUR OPTIONS**

Review this [Employee Benefits Enrollment Decision Guide](#); it includes information to help you select the coverage options that are best for you and your family.
- 2 USE BENEFITFOCUS TO ELECT COVERAGE**

You will use the staff portal to access [Benefitfocus](#) and enroll for benefits. Use your PGCPs-assigned username and password to log on.

Select the “**You have benefits to select**” prompt to get started.

If you enroll dependents, you must verify their eligibility by uploading supporting documentation (such as a marriage or birth certificate).
- 3 CONFIRM YOUR ELECTIONS**

Review your elections and print your Employee Benefit Summary Report.

## IF YOU DON'T ENROLL

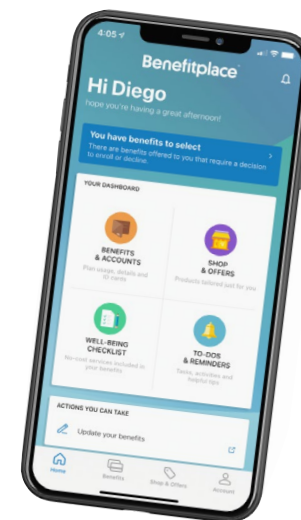
If you do not take action during your Initial Enrollment period, you will receive basic life insurance, EAP benefits, and access to the wellness program. After the Initial Enrollment period, you must wait until the annual Open Enrollment period or until you have a qualifying life event to enroll in or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

## 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, log onto [Benefitfocus](#) within 35 days of the event to make changes to your coverage. If you fail to make changes on [Benefitfocus](#) within 35 days, you may not enroll, cancel or change coverage until the annual Open Enrollment period, unless you have another qualifying life event.



## Download Benefitplace

Get easy access to your coverage in the palm of your hand:

- View benefits and coverage details
- Add beneficiaries
- Snap and upload required documentation
- Get important benefits notifications and reminders
- View and update communication preferences

Download the [Benefitplace](#) app from [Google Play](#) or the [App Store](#). Enter company ID: **PGCPs**.

# Medical

You can choose from two medical plan options: the Kaiser Permanente Health Maintenance Organization (Kaiser) or the CareFirst Blue Choice Triple Option Open Access Plan (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. 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](https://my.kp.org/pgcps).

## 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.

## 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 BlueChoice Triple Option Open Access Plan (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 through:

- **A primary care provider (PCP).** Establishing a relationship with a primary care provider is the best way to receive consistent, quality care.
- **FirstHelp, is 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.closeknithealth.com](https://www.closeknithealth.com).
- **Convenience care centers** are 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](https://www.carefirst.com/pgcps).



## Vision

The CareFirst medical plan includes coverage for professional vision services including routine eye exams, eyeglasses and contact lenses through the Davis Vision network of providers.

# MEDICAL COVERAGE AT-A-GLANCE

	KAISER	CAREFIRST CareFirst BlueChoice Triple Option Open Access Plan		
		BlueChoice HMO	BluePreferred PPO	Indemnity Option
<b>Features</b>				
<b>Annual Deductible</b> Employee Only Employee + Dependents (Family)	None None	None None	\$200 \$600	\$500 \$1,000
<b>Annual Out-of-Pocket Maximum</b> (includes Annual Deductible) Employee Only Employee + Dependents (Family)	\$3,500 \$9,400	\$1,000 \$2,000	\$1,000 \$2,000	\$2,000 \$4,000
<b>Coinsurance</b>	Plan pays 100%	Plan pays 100%	Plan pays 80%; you pay 20% after deductible	Plan pays 70%; you pay 30% after deductible
<b>Office Visits</b>				
<b>Preventive Care</b>	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
<b>Primary Care Physician</b>	Plan pays 100% after \$10 copay	Plan pays 100% after \$10 copay	Plan pays 100% after \$20 copay	Plan pays 70% after deductible; you pay 30%
<b>Specialist</b>	Plan pays 100% after \$20 copay	Plan pays 100% after \$25 copay	Plan pays 100% after \$35 copay	Plan pays 70% after deductible; you pay 30%
<b>Hospital Services</b>				
<b>Inpatient</b>	Plan pays 100%	Plan pays 100% after \$150 copay	Plan pays 80% after deductible; you pay 20%	Plan pays 70% after deductible; you pay 30%
<b>Outpatient</b>	Plan pays 100% after \$20 copay	Plan pays 100%	Plan pays 80% after deductible; you pay 20%	Plan pays 70% after deductible; you pay 30%
<b>Emergency Room Services</b>	Plan pays 100% after \$150 copay	Plan pays 100% after \$150 copay	Plan pays 100% after \$150 copay	Plan pays 100% after \$150 copay
<b>Mental Health and Substance Abuse</b>				
<b>Inpatient</b>	Plan pays 100%	Plan pays 100% after \$150 copay	Plan pays 80% after deductible	Plan pays 70% after deductible; you pay 30%
<b>Outpatient</b>	Plan pays 100% after \$5 copay (group) \$10 copay (individual)	Plan pays 100% after \$10 copay	Plan pays 100% after deductible and \$20 copay	Plan pays 70% after deductible; you pay 30%
<b>Vision Care</b>				
<b>Routine Eye Exam</b> (every 12 months)	Plan pays 100% after \$10 copay	Plan pays 100% after \$10 copay	Plan pays 100% after \$10 copay	Plan pays \$33; you pay the balance
<b>Frames</b>	Plan pays 100% from approved collection (up to age 19); 25% discount over age 19	Discounts available	Discounts available	N/A
<b>Eyeglass Lenses/Contact Lenses</b>	Plan pays 100% from approved collection (up to age 19); 25% discount over age 19	Discounts available	Discounts available	N/A
<b>Hearing Care</b>	Once every 36 months	Once every 36 months, up to \$5,000		
<b>Hearing Aid Evaluation Test</b>	\$0 copay	Plan pays 100%	Plan pays 80%	Plan pays 70%
<b>Hearing Aids</b>	\$0 copay	Plan pays 100%	Plan pays 80%	Plan pays 70%



# Prescription

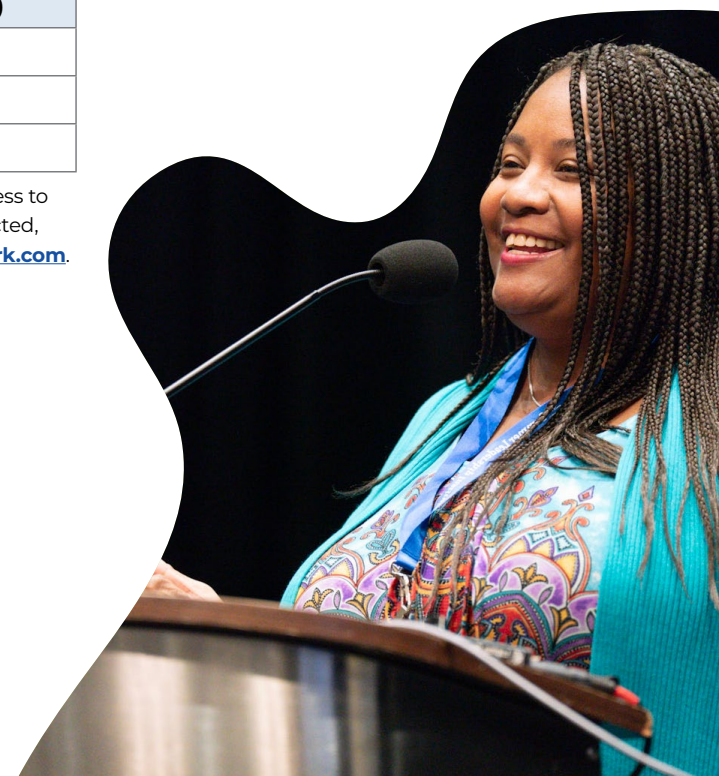
If you elect CareFirst, prescription coverage is provided through CVS Caremark. CVS Caremark offers a nationwide network of pharmacies. When you participate in Kaiser, prescription coverage is included and you will receive all medications through a Kaiser facility or pharmacy.

Prescriptions	KAISER		CAREFIRST
	Onsite Facility	Participating Pharmacy	Administered by CVS Caremark
<b>Retail</b>	<b>(up to a 30-day supply)</b>	<b>(up to a 30-day supply)</b>	<b>(up to a 34-day supply)</b>
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
<b>Mail Order</b>	<b>(90-day supply)</b>	<b>(90-day supply)</b>	<b>(up to a 90-day supply)</b>
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, log in to [www.caremark.com](http://www.caremark.com). 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 fill a prescription, ask if a generic is available.





# 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 use 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 by creating an account and logging in to the [Aetna website](#).

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



# Vision

If you enroll in a PGCPs medical plan, vision benefits are automatically included. If you do not enroll in PGCPs medical coverage—or if you want additional vision coverage—you can choose the [BlueVision Plus plan](#) 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 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.



Frames
Davis Vision Frame Collection
Non-Collection Frame
Eyeglass Lenses
Single Vision
Lenticular
Basic Bifocal
Basic Trifocal
Contact Lenses
Davis Vision Contact Lens Collection
Medically Necessary Contacts
Other (Non-Collection or Elective Lenses)

BLUEVISION PLUS	
In-Network	Out-of-Network
\$0 copay	N/A
Plan pays up to \$160; you pay balance minus 20% discount	Plan pays \$20; you pay balance
\$10 copay	Plan pays \$40; you pay balance
\$10 copay	Plan pays \$130; you pay balance
\$10 copay	Plan pays \$60; you pay balance
\$10 copay	Plan pays \$80; you pay balance
100% covered, no copay	N/A
100% covered, no copay; prior approval required	Plan pays \$230; you pay balance
Plan pays up to \$200; you pay balance minus 15% discount	Plan pays \$105; you pay balance

# Flexible Spending Accounts

Saving money on everyday expenses is convenient and easy with 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.

## Add Up Your Savings

An FSA can save you 20 percent to more than 40 percent on eligible expenses. Keep in mind, 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 \$1,300 for the remainder of the year at PGCPS.

Use these calculators to estimate your potential savings:

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

	Contribution Limits	Eligible Expenses
<b>Health Care Flexible Spending Account (FSA)</b>	\$3,400 <sup>1</sup> per year (\$200 annual minimum contribution)	Copays, deductibles, coinsurance, orthodontia, contact lenses and solutions, laser eye surgery, hearing aids, chiropractor visits, acupuncture and other health care that may not be fully covered by insurance.  Expenses must be for you and your dependents (those who qualify as dependents on your tax return). For a complete list go to: <a href="http://www.irs.gov/publications/p502">www.irs.gov/publications/p502</a> .
<b>Dependent Care Flexible Spending Account (FSA)</b>	\$3,750 <sup>1</sup> per year, if married and filing separate income tax returns  \$7,500 <sup>1</sup> 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: <a href="http://www.irs.gov/pub/irs-pdf/p503.pdf">www.irs.gov/pub/irs-pdf/p503.pdf</a> .

## PLAN CAREFULLY

The plan year runs from January 1 to December 31. You have until March 31 of the following year to use the funds in your FSA. If a balance remains in your Health Care FSA on March 31, you can roll over up to \$660 for use in the following year, based on current IRS regulations. Balances over this amount 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 after your participation becomes effective.

<sup>1</sup> Limits subject to change annually by the IRS.

# Life Insurance

To help protect your family's finances if 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 [Benefitfocus](#).

## 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.

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

If you are diagnosed as terminally ill with less than a 12-month life expectancy, you may be eligible to receive payment of a portion of your supplemental life insurance. The remaining amount of your life insurance would be paid to your beneficiary when you die.

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

<sup>1</sup> Coverage amounts over the guaranteed issue amount will need to answer five health questions before coverage becomes effective.

<sup>2</sup> 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.

<sup>3</sup> 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:	\$0.81
Amount of coverage divided by 1,000 (\$200,000/1,000):	x 200
<b>Multiply for estimated monthly cost:</b>	<b>\$16.20</b>

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

## Evidence of Insurability Not Required

During the 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 provide Evidence of Insurability (EOI) to MetLife. EOI is also known as "proof of good health," and is required before providing benefits coverage.



# Long-Term Disability

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: (\$2,500/100)	\$25
Rate based on age:	x \$.066
Estimated <b>monthly cost:</b>	\$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

# 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:

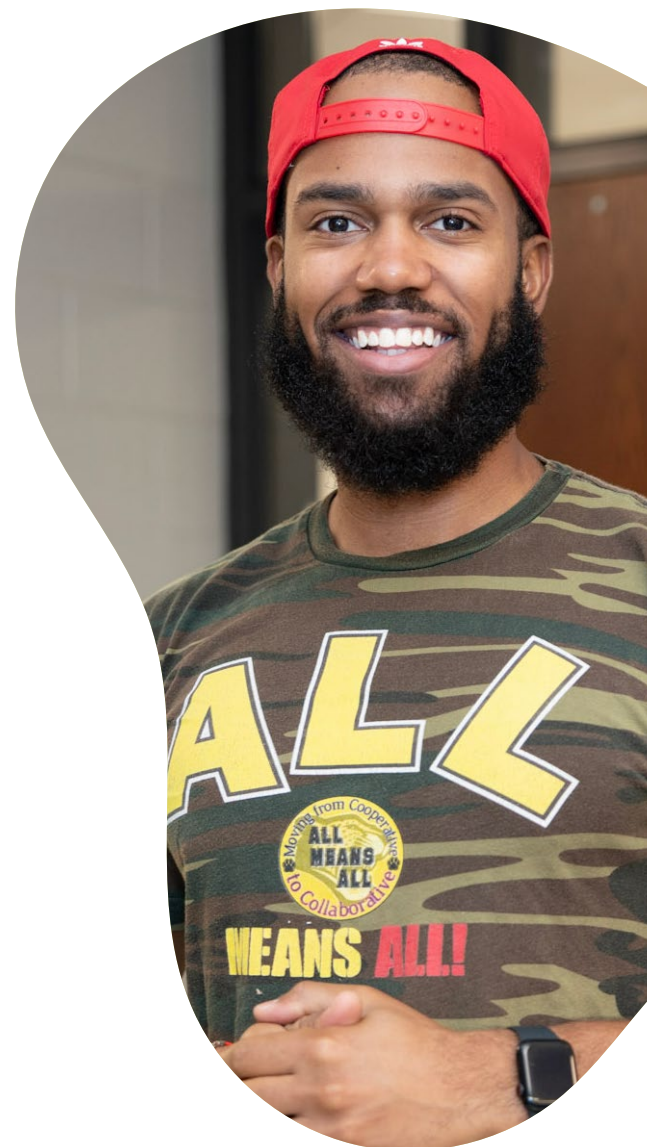
- Family issues including marriage, divorce and parenting problems
- Child-related resources including infertility and adoption issues, daycare, nutrition and development concerns
- Elder-care resources including referrals to nursing homes, diet and health concerns and Alzheimer's-related issues
- Stress, 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 pet care

## 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, and 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](tel:1-800-346-0110)**

**Online: [INOVA EAP](#)** (username **PGCPS**, password **PRINCE**)



# Wellness

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.pgcps.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@pgcps.org](mailto:wellness.benefits@pgcps.org).

## Kaiser

When you enroll in Kaiser, you have access to:

- **Online wellness tools:** Visit [kp.org/healthyliving](https://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](https://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](https://kp.org/choosehealthy).
- **Telemedicine:** With [kp.org](https://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 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 medical record. Video visits for urgent and non-urgent health concerns do not have a copay.

## CareFirst Wellbeing

CareFirst WellBeing delivers a wealth of resources customized to your interests and needs. It all starts with RealAge®, a unique online health assessment that helps you determine the physical age of your body compared to your calendar age. You also have access to:

- **A personalized health timeline** – Receive recommendations, content and programs tailored to you.
- **Trackers** – Connect your wearable devices or enter your own data to monitor daily habits like sleep, steps, nutrition and more.
- **Challenges** – Stay motivated by joining a challenge to make achieving your health goals more entertaining.
- **A health profile** – Access your important health data like biometric information, vaccine history, lab results and medications all in one place.
- **Blue Rewards** – Earn financial incentives for completing wellness activities.

To get started, visit [carefirstwellbeing.sharecare.com](https://carefirstwellbeing.sharecare.com).

# Retirement

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

## PENSION (DEFINED BENEFIT)

The Retirement Plan is administered by the 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](http://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](http://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 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. If you need assistance, contact your Retirement Coordinator:

### Shalita Washington

(Last names A – Ga)

**301-952-6269**

### Wendy Lane

(Last names Gb – Ok)

**301-952-6028**

### Samantha Murphy

(Last names Ol – Z)

**301-952-6284**



# BI-WEEKLY EMPLOYEE CONTRIBUTIONS

## 2026 Rates

MEDICAL AND PRESCRIPTION	KAISER MEDICAL AND PRESCRIPTION			CAREFIRST MEDICAL AND 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)
Active Employees with 0-8 Years of Service – 25% Contribution						
Employee Only	\$115.46	\$ 96.21	\$ 88.81	\$134.16	\$111.82	\$103.21
Employee + Child(ren)	\$230.91	\$192.43	\$177.63	\$268.35	\$223.63	\$206.43
Employee + Spouse	\$242.46	\$202.05	\$186.51	\$281.77	\$234.81	\$216.75
Family	\$300.19	\$250.16	\$230.92	\$353.26	\$294.38	\$271.74

DENTAL AND VISION	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)
Active Employees with 0-8 Years of Service – 25% Contribution						
Employee Only	\$ 7.58	\$ 6.32	\$ 5.83	\$0.75	\$0.63	\$0.57
Employee + Child(ren)	\$15.16	\$12.63	\$11.66	\$1.50	\$1.25	\$1.16
Employee + Spouse	\$15.92	\$13.26	\$12.24	\$1.58	\$1.31	\$1.20
Family	\$21.97	\$18.31	\$16.91	\$2.18	\$1.81	\$1.68

## Your Cost for Coverage

PGCPS pays 75 percent of the cost for coverage. The amount you pay is deducted on a pre-tax basis.

# Who to Call

PGCPS Benefits Services is available to assist with questions about your benefits. Contact your Benefits Coordinator according to your last name. For retirement-related questions, reach out to your assigned Retirement Coordinator.

## BENEFITS

### 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

Contact	Phone	Web
<b>PGCPS Benefits Services</b>	301-952-6600	<a href="mailto:pgcps.benefits@pgcps.org">pgcps.benefits@pgcps.org</a>
<b>Medical/Vision</b> CareFirst Kaiser Permanente	1-800-628-8549 1-800-777-7902	<a href="http://www.carefirst.com/pgcps-my.kp.org/pgcps">www.carefirst.com/pgcps-my.kp.org/pgcps</a>
<b>Prescription</b> CVS Caremark Kaiser Permanente	1-888-865-6564 1-800-777-7902	<a href="http://www.caremark.com-my.kp.org/pgcps">www.caremark.com-my.kp.org/pgcps</a>
<b>Dental</b> Aetna	1-877-238-6200	<a href="http://www.aetna.com">www.aetna.com</a>
<b>Vision</b> Davis Vision, Inc.	1-800-783-5602	<a href="http://www.davisvision.com">www.davisvision.com</a>
<b>Flexible Spending Accounts (FSA)</b> Health Equity   WageWorks	1-877-924-3967	<a href="http://www.wageworks.com">www.wageworks.com</a>
<b>Life</b> MetLife	1-800-638-6420	<a href="http://www.metlife.com/pgcps">www.metlife.com/pgcps</a> <a href="http://www.WillsCenter.com">www.WillsCenter.com</a>
<b>Long-Term Disability Claims</b> MetLife	1-866-729-9201	<a href="http://www.metlife.com/pgcps">www.metlife.com/pgcps</a>
<b>Employee Assistance Program</b> Inova Employee Assistance Program	1-800-346-0110	<a href="http://www.inova.org/for-employees/employee-assistance-and-work-life-services">www.inova.org/for-employees/employee-assistance-and-work-life-services</a> (User Name: PGCPS, Password: PRINCE)
<b>Retirement</b> Maryland State Retirement and Pension System OMNI	1-800-492-5909 1-877-544-6664	<a href="http://www.sra.state.md.us">www.sra.state.md.us</a> <a href="http://www.omni403b.com">www.omni403b.com</a>

## RETIREMENT

### Last names A – Ga

Shalita Washington  
301-952-6269

### Last names Gb – Ok

Wendy Lane  
301-952-6028

### Last names Ol – Z

Samantha Murphy  
301-952-6284



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.

**FEBRUARY 2026**