PGCPS







OPEN ENROLLMENT

WHAT YOU NEED TO KNOW (WYNTK)

OCTOBER 27 – NOVEMBER 12, 2026

Get ready. Open Enrollment starts soon.

Review your options to ensure your coverage continues to meet your needs in 2027.

Your elections will automatically renew if you don't make any changes. The exception is Flexible Spending Accounts (FSAs)—you must re-enroll each year.

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WHAT'S NEW FOR 2027

Important Changes to the Kaiser HMO

We know keeping your expenses low and predictable is important. To minimize the impact of rising healthcare costs on your bi-weekly contributions, we are introducing plan changes to the Kaiser HMO. As you prepare for Open Enrollment, please review these changes:

Deductible – For 2027, there will be a deductible of $250 for Employee Only coverage and $500 for Family coverage. The deductible is the amount you pay out-of-pocket for covered medical services before the plan starts paying. In 2026, there was no plan deductible.

Out-of-pocket maximum – The most you will pay for covered, in-network healthcare services in 2027 will increase:

	KAISER	
	2026	2027 NEW
Employee Only	$1,000	$2,000
Family	$2,000	$4,000

Visit the PGCPS Open Enrollment site to review a complete summary of the 2027 changes.

Copays – There are several changes to copay amounts for 2027:

	KAISER	
	2026	2027
Primary Care	$10 copay	No change
Virtual Visits	Plan pays 100%	No change
Specialty Care	$20 copay	$25 copay NEW
Urgent Care	$20 copay	$25 copay
X-Ray, Imaging and Lab Tests	Plan pays 100%	$15 copay

Coinsurance – The percentage of your costs the plan pays for covered medical services after you meet your deductible, will decrease to 90% from 100% in 2026.

Prescription Drug – Costs for prescription drugs will increase in 2027:

	KAISER			
	Onsite Facility		90-Day Mail Order NEW	
Copay	2026	2027	2026	2027
Generic*	$7	$25	$14	$50
Preferred Brand*	$15	$40	$30	$80
Non-Preferred Brand*	$30	$65	$60	$130

*Some exceptions apply. Review the formulary (list of covered medications) at: **https://myhealth.kaiserpermanente.org/pgcps/**.

IMPORTANT CHANGES TO THE KAISER HMO FOR 2027



WHAT YOU NEED TO KNOW

Be ready for enrollment:

1 TAKE AN ACTIVE ROLE

Review your medical options. There are plan changes to the Kaiser HMO for 2027. No changes for the CareFirst plan.

2 REVIEW YOUR COST FOR COVERAGE

Healthcare costs continue to rise due to inflation as well as higher prices for prescription drugs and medical services. For 2027, the cost for the CareFirst plan will increase 3% (3.5% for Family coverage). The Kaiser HMO will increase 1.5% and there are changes to the plan.

Your 2027 benefit elections are effective January 1–December 31, 2027.

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).

3 CONSIDER WAYS TO SAVE

- **Lower your out-of-pocket medical expenses.** Visit in-network providers, compare costs for services, maximize free preventive care, and explore your options for prescriptions including generics, mail order, and three-month supplies for maintenance medications.
- **Set aside pre-tax money from every paycheck to help pay for eligible expenses.** Enroll and contribute to an FSA:
  - **Health Care FSA:** You can use your pre-tax dollars for a wide range of eligible dental and vision expenses. Five tips to **maximize your account**.
  - **Dependent Care FSA:** Pay for eligible dependent care expenses like daycare, summer day camp and before and after school programs. A qualifying dependent may be a child under age 13. Learn more in **Health Equity's guide**.

The federal government announces 2027 FSA limits by mid-November 2026. If you choose the maximum contribution, your election will automatically update to reflect the new limit.

4 ACCESS NEW WELLNESS 360 RESOURCES TO SUPPORT YOU

LifeSpeak offers expert guidance to help you take care of yourself, build healthy habits, and feel supported. Visit **LifeSpeak Registration** and use invite code: **PGCPS360** to get started.

ATTENTION NEW HIRES

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

1. 2026 New Hire benefit elections (within 35 days of your date of hire): Coverage effective through December 31, 2026
2. 2027 Open Enrollment elections (October 27 – November 12, 2026): Coverage effective January 1 – December 31, 2027

If you don't make changes during Open Enrollment, your initial new hire elections will remain the same in 2027—except to participate in the FSAs you must re-enroll during Open Enrollment.



BI-WEEKLY EMPLOYEE CONTRIBUTIONS

2027 RATES

MEDICAL AND PRESCRIPTION

Active Employees with 0-8 Years of Service – 25% Contribution	KAISER MEDICAL AND PRESCRIPTION			CAREFIRST MEDICAL AND PRESCRIPTION			CAREFIRST MEDICAL		
	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	$117.19	$97.66	$90.15	$137.05	$114.21	$105.43	$98.67	$82.22	$75.90
Employee + Child(ren)	$234.38	$195.31	$180.29	$274.10	$228.42	$210.85	$197.34	$164.45	$151.80
Employee + Spouse	$246.09	$205.08	$189.30	$287.81	$239.84	$221.39	$207.21	$172.67	$159.39
Family	$304.69	$253.91	$234.38	$362.08	$301.74	$278.53	$261.03	$217.53	$200.80
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	$93.75	$78.13	$72.12	$109.64	$91.37	$84.34	$78.93	$65.78	$60.72
Employee + Child(ren)	$187.50	$156.25	$144.24	$219.28	$182.74	$168.68	$157.87	$131.56	$121.44
Employee + Spouse	$196.88	$164.06	$151.44	$230.24	$191.87	$177.11	$165.76	$138.14	$127.51
Family	$243.75	$203.13	$187.50	$289.67	$241.39	$222.83	$208.83	$174.02	$160.64

Remember, for 10-month employees benefit deductions stop during July and August (July for 11-month employees); however, coverage remains effective.

DENTAL AND VISION

Active Employees with 0-8 Years of Service – 25% Contribution	AETNA DENTAL PPO			CAREFIRST VISION			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)	10-Month (20 Pays)	11-Month (24 Pays)	12-Month (26 Pays)
Employee Only	$7.58	$6.32	$5.83	$0.75	$0.63	$0.58	$38.38	$31.99	$29.53
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.



YOUR 2027 COVERAGE OPTIONS

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

ELECT TO PARTICIPATE DURING OPEN ENROLLMENT

MEDICAL AND PRESCRIPTION

PGCPS offers two medical plan options:

- Kaiser Permanente Health Maintenance Organization (Kaiser)
- CareFirst BlueChoice Triple Option (CareFirst)

PRESCRIPTION DRUG

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

DENTAL

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

VISION

PGCPS offers a nationwide vision care plan through BlueVision Plus (administered by Davis Vision).

FLEXIBLE SPENDING ACCOUNTS (FSA)

Two FSAs through HealthEquity:

- Health Care FSA
- Dependent Care FSA

INCOME SECURITY

Coverage available through MetLife includes:

- Life Insurance – PGCPS provides you with basic life insurance.
- Supplemental Term Life – Optional additional coverage for yourself, your spouse, and dependent child(ren).
- Long-Term Disability (LTD) – Optional coverage for a disability due to injury or illness.

PET INSURANCE

Pet insurance coverage available through MetLife helps you pay for the costs of unexpected accidents or illnesses.



YOUR 2027 COVERAGE OPTIONS

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

PARTICIPATE ANY TIME

RETIREMENT DEFINED CONTRIBUTION

Boost your retirement savings and achieve your goals with contributions to a 403(b) or 457(b) plan. You can contribute on a tax-deferred or Roth post-tax basis.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP through Inova provides confidential counseling services, referrals, and other resources at no cost to you.

WELLNESS 360

Provides resources and programs to support healthy lifestyle changes, including seminars, screenings, and wellness challenges.

DIGITAL WELLBEING SUPPORT

LifeSpeak offers expert guidance to help you take care of yourself, build healthy habits, and feel supported.

EMPLOYEE DISCOUNTS

Access special discounts and offers on entertainment, retail, fitness, travel, and more.

AUTOMATIC PARTICIPATION

RETIREMENT DEFINED BENEFIT (PENSION)

The Maryland State Retirement and Pension System (MSRPS) provides a defined monthly pension benefit upon retirement.



WHAT YOU NEED TO DO

PGCPS Open Enrollment is October 27 – November 12, 2026—your annual chance to review your benefits and choose what works best for you and your family. Be ready:

1 REVIEW YOUR OPTIONS

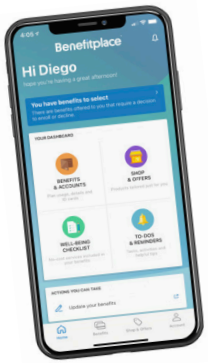
Visit www.pgcps.org/open for updates.

2 CONSIDER YOUR NEEDS

Review your past, current, and future healthcare needs to select the plans that work best for you.

3 ENROLL

During Open Enrollment (October 27–November 12, 2026), 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.



SUBMIT REQUIRED DOCUMENTATION
If you add a dependent(s) during Open Enrollment, you must upload your dependent verification documents to Benefitfocus by **November 30, 2026**.

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If you add a dependent(s) during Open Enrollment, you must upload your dependent verification documents to Benefitfocus by **November 30, 2026**.

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.**