

Prince George's County Public Schools

Benefits Summary

This summary is intended only as an overview of the benefits Prince George's County Public Schools (PGCPS) offers. The contract document governs the administration of the benefits.

Who is eligible for benefits?

- Active employees who receive an annual salary and work at least 15 hours per week (excluding temporary hourly employees and substitutes).
(Exception: all employees, including temporaries and substitutes, may participate in a tax-sheltered annuity)
- New Employees have thirty (30) days from their date of hire to enroll in the medical, dental, vision, prescription, flexible spending accounts (FSA), long term disability and supplemental life benefit plans. If the thirty (30) day deadline has passed the next opportunity to enroll in benefits is during the Open Enrollment period.
- Enrollment is available on-line using [Oracle Employee Self Service](#)

Life Insurance

- The PGCPS life insurance plan is administered by The Hartford
- PGCPS provides basic life insurance at no cost to the employee
- Coverage is effective the date of hire
- Coverage is two (2) times the annual salary rounded up to the nearest one thousand
- Supplemental life insurance is also available through The Hartford for yourself, your spouse, and/or your dependent children (see Supplemental Life Insurance Plan Information section below)
- Please contact Benefits Services for more information at 301-952-6200 or www.pgcps.org/benefits/

Group Medical Insurance

- The PGCPS medical plan is called BlueChoice Triple Option which is administered by CareFirst BlueCross BlueShield
- The BlueChoice Triple Option plan includes 3 levels of coverage: Option 1 (HMO), Option 2 (PPO), Option 3 (Traditional fee-for-service Indemnity coverage)
 - The 3 levels of coverage are available at all times
- Voluntary plan whereby employees must enroll within 30 days from date of hire or during Open Enrollment
- PGCPS pays 75% of the monthly premium for medical insurance, the PGCPS share increases to 80% after 8 years of service.
 - Premiums are deducted on a pre-tax basis; a rate chart is available [here](#)
- PGCPS medical plan information is available [here](#)
- Customer Service at CareFirst: 1-800-628-8549 or www.carefirst.com

Group Prescription Insurance

- The PGCPS prescription plan is administered by CVS/Caremark
- This program offers prescription services through a retail pharmacy network and a mail service facility
- Voluntary plan whereby employees must enroll within 30 days from date of hire or during Open Enrollment
- The retail pharmacy network covers up to a 34-day supply
- The mail order service program covers up to a 90-day supply
- The Maintenance Choice program covers up to a 90-day supply at any CVS retail pharmacy.
- PGCPS pays 75% of the monthly premium for medical insurance, the PGCPS share increases to 80% after 8 years of service.
 - Premiums are deducted on a pre-tax basis; a rate chart is available [here](#)
- PGCPS prescription plan information is available [here](#)
- Customer Service at Caremark: 1-888-865-6564 www.caremark.com

Group Vision Insurance

- The PGCPS vision plan is administered by CareFirst BlueVision Plus
- Voluntary plan whereby employees must enroll within 30 days from date of hire or during Open Enrollment
- Pays a specific amount towards one routine eye exam and contacts (every 12 months); frames every 24 months
- PGCPS pays 75% of the monthly premium for medical insurance, the PGCPS share increases to 80% after 8 years of service.
 - Premiums are deducted on a pre-tax basis; a rate chart is available [here](#)
- PGCPS vision plan information is available [here](#)
- Customer Service at BlueVision Plus: 1-800-783-5602 or www.BlueVision Plus

Group Dental Insurance

- The PGCPS dental plan is administered by Aetna
- Flexibility to use any dental provider
 - \$4,000 calendar year in-network maximum
 - \$3,000 calendar year out-of-network maximum
- PGCPS pays 75% of the monthly premium for medical insurance, the PGCPS share increases to 80% after 8 years of service.
 - Premiums are deducted on a pre-tax basis; a rate chart is available [here](#)
- PGCPS dental plan information is available [here](#)
- Aetna Customer Service: 1-800-635-2201 or www.aetna.com

Flexible Spending Account (FSA)

- The PGCPS FSA plan is administered by CONEXIS
- A FSA allows employees to direct pre-tax wages into a health care and/or dependent care account for daycare/dependent care and/or health care expenses
- Employees enrolled in the Health Care FSA will automatically receive a CONEXIS Visa Benefit Card, which allows instant access to money in their Health Care FSA
- The maximum annual amount that you can contribute to the FSA on an annual basis is as follows:
 - \$5,000 for dependent/childcare expenses; dependent care contributions are limited to claims for children under the age of 13 and qualifying disabled dependents
 - \$2,500 for healthcare expenses; Health Care expenses include deductibles, copays and “some” over the counter medication
- Voluntary plan whereby employees must enroll within 30 days from date of hire or during FSA Open Enrollment
- PGCPS FSA information is available [here](#)
- Customer Service: 1-866-729-8385 or www.conexis.com

COBRA

- The right to continue coverage was created by a Federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 ([COBRA](#))
- Continued coverage becomes available when coverage is lost by you and/or your eligible covered dependents
- COBRA is administered by CONEXIS
- Customer Service: 1-866-729-8385 or www.conexis.com

Retirement Plan

- The PGCPS Retirement Plan is administered by the [Maryland State Retirement and Pension System \(MSRPS\)](#)
- Funded by both the employer and employee contributions
- Mandatory participation
 - 7% contribution of annual salary as of July 1, 2011
- Vested retirement after ten (10) years of service
- After vested, guaranteed monthly benefit for life at retirement age
- Eligible for full service retirement with at least 90 years of combined age and years of eligibility service for example:
 - Age 57 with 33 years of service
 - Age 60 with 30 years of service
- Early retirement at age 60 with 15 years of service (with a penalty of 6% for each year under the age of 65)
- Life insurance benefit of one time annual salary after one year of membership
- MSRPS Benefits Handbook is available [here](#). MSRPS Benefits Summary is available [here](#)
- PGCPS employees may be eligible to continue their Board-sponsored health benefits (medical, prescription, dental, and/or vision) into retirement, with the following stipulations:
 - The employees' last twelve years of employment immediately preceding retirement were continuous and consecutive with PGCPS
 - The retiring employee may take into retirement only those health benefits (medical, prescription, dental, and/or vision) in which they are enrolled on the date preceding retirement
 - Additional information is available [here](#)
- Maryland State Retirement Agency: 1-800-492-5909 or www.sra.state.md.us

Supplemental Life Insurance Plan

- The PGCPS Supplemental Life plan is administered by The Hartford
- Voluntary plan whereby employees must enroll within 30 days from date of hire or during Open Enrollment
- Employee coverage amounts are in increments of \$50,000 to a maximum of \$500,000 not to exceed 5 times annual salary. (Amount over \$200,000 to \$500,000 must provide Evidence of Insurability)
- Supplemental Life Insurance is available to employees and their dependents (spouse & child(ren))
 - Dependent Spouse coverage amounts are in increments of \$5,000 to a maximum of \$50,000 (Coverage amounts above \$20,000 must provide Evidence of Insurability)
 - Dependent Child coverage amounts are in increments of \$2,000 to a maximum of \$10,000
- Employees who enroll into the Dependent Life plans must enroll in the Employee Optional Life plan
- Premiums are deducted on an after-tax basis
- PGCPS supplemental life insurance information is available [here](#)

Long Term Disability Insurance

- The PGCPS Long Term Disability plan is administered by The Hartford
- Voluntary plan whereby employees must enroll within 30 days from date of hire or during Open Enrollment
- The plan provides income protection up to 60% of your monthly salary to a maximum of \$5,000
- Waiting period; 180 days and/or exhaustion of Sick Leave Bank benefits
- Premiums are deducted on an after-tax basis
- PGCPS long term disability insurance is available [here](#)

Tax Sheltered Annuity (TSA)

- Administered by [TSA Consulting Group \(TSACG\)](#)
- Voluntary plan whereby employees are allowed to contribute part of their wages toward retirement on a pre-taxed basis
- The pre-taxed retirement plan is available by enrolling in the 403(b) and/or 457 plan(s)
- Employee voluntary contributions: The maximum calendar year contribution is specified in the IRS Code
- Various investment options are available
- May enroll at any time
- PGCPs TSA information is available [here](#)

Credit Union

- Educational Systems Federal Credit Union (ESFCU)
- Offers loans, savings, direct deposit AND MUCH MORE!
- Can become a member at any time by opening an account with the credit union at one of their branch offices
- Contact Information at the credit union: 301-779-8500 or 1-800-356-6660 (www.esfcu.org/)

Employee Assistance Program (EAP)

- EAP is administered by [INOVA Health](#)
- A comprehensive and confidential wellness, counseling, and referral program for employees and their household members: 1-800-346-0110
 - Up to 4 free counseling sessions with an EAP professional
 - Free legal and financial consultation & resource

College Savings Plans of Maryland

- Available to all Maryland residents to assist with saving for college
- Employees can elect to have contributions deducted through payroll deduction
- There are two options available:
 - [Maryland Prepaid College Trust](#)
 - [Maryland College Investment Plan](#)
- More information is available [here](#)

Benefits Services

301-952-6600 or pgcps.benefits@pgcps.org

Sasscer Administration Building, Room 132

14201 School Lane

Upper Marlboro, MD 20772

Office hours are from 8:00 a.m. – 4:30 p.m.

Please visit our webpage at www1.pgcps.org/benefits/ for additional information.

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