



# ENROLL IN YOUR PGCPS BENEFITS OCTOBER 9 – 25, 2023

## What You Need to Know About Your 2024 PGCPS Benefits

For your 2024 benefits, we are keeping things simple. **If you do not make changes, your current benefits will remain the same in 2024. The only exception is if you participate in the Flexible Spending Accounts (FSAs).** To participate in Health Care and/or Dependent Care FSAs, you must re-enroll each year. Find out more about the [FSAs](#).

While there may be minimal changes to your 2024 benefits, it is always a good idea to review your options to select the benefits that work best for you and your family. **Review these questions** to decide whether or not you need to enroll or make changes for 2024.

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# WHAT'S NEW FOR 2024

For 2024, you'll have access to the same benefit options with minimal changes.

## COST FOR COVERAGE

Healthcare costs continue to rise due to inflation as well as higher prices for drugs and medical services. For 2024, the cost for CareFirst medical and CVS Caremark prescription drug coverage will increase. All other rates will remain the same. Remember, for 10-month employees benefit deductions stop during July and August (July for 11-month employees); however, coverage remains effective.

## NEW HEARING BENEFITS

PGCPS is pleased to add hearing benefits as part of both medical plan options.

Covered Service	CAREFIRST TRIPLE OPTION PLAN			KAISER
	BlueChoice HMO	BluePreferred PPO	Indemnity Option	
<b>Hearing care</b>	Once every 36 months, up to \$5,000			Once every three years
Hearing aid evaluation test	Plan pays 100%	Plan pays 80%	Plan pays 70%	\$0 copay
Hearing aids	Plan pays 100%	Plan pays 80%	Plan pays 70%	\$0 copay
Hearing exam/ Audiometric tests	Plan pays 100% after per visit copay	Plan pays 80%	Plan pays 70%	\$0 copay
Hearing aid repair Minor children	Plan pays 100% after per visit copay	Plan pays 100%	Plan pays 100%	\$0 copay
Adults		Plan pays 80%	Plan pays 70%	\$0 copay



## KAISER LIMITED OUT-OF-NETWORK VISITS ENDING

For the last two years, Kaiser participants had the option of seeing out-of-network providers for up to 10 visits for certain outpatient medical services. This feature will no longer be an option in 2024.

## ELECT SUPPLEMENTAL LIFE WITH FIVE SIMPLE QUESTIONS

This year, you have a special opportunity to apply for Supplemental Life insurance by answering just five health questions. Supplemental Life insurance provides a designated beneficiary with tax-free payments. When you elect coverage, you also have access to will preparation and estate resolution services. During Open Enrollment, select the Supplemental Life coverage option and MetLife will email you an application in early December. [Learn more.](#)



# 2024 RATES

## BI-WEEKLY EMPLOYEE CONTRIBUTIONS



MEDICAL AND PRESCRIPTION	KAISER MEDICAL AND PRESCRIPTION			CAREFIRST MEDICAL AND PRESCRIPTION			CAREFIRST MEDICAL <sup>1</sup>		
	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)
<b>Active Employees with 0-8 Years of Service – 25% Contribution</b>									
Employee Only	\$100.22	\$ 83.51	\$ 77.09	\$125.86	\$104.88	\$ 96.81	\$ 88.60	\$ 73.83	\$ 68.15
Employee + 1	\$227.50	\$189.58	\$175.00	\$286.42	\$238.68	\$220.32	\$215.15	\$179.29	\$165.50
Family	\$239.53	\$199.60	\$184.25	\$310.53	\$258.77	\$238.87	\$233.26	\$194.38	\$179.43
<b>Active Employees with 8+ Years of Service – 20% Contribution</b>									
Employee Only	\$ 80.18	\$ 66.81	\$ 61.67	\$100.69	\$ 83.90	\$ 77.45	\$ 70.88	\$ 59.06	\$ 54.52
Employee + 1	\$182.00	\$151.67	\$140.00	\$229.14	\$190.94	\$176.26	\$172.12	\$143.43	\$132.40
Family	\$191.62	\$159.68	\$147.40	\$248.44	\$207.02	\$191.10	\$186.62	\$155.51	\$143.55

DENTAL AND VISION	AETNA DENTAL PPO			CAREFIRST VISION			CVS CAREMARK PRESCRIPTION <sup>1</sup>		
	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)
<b>Active Employees with 0-8 Years of Service – 25% Contribution</b>									
Employee Only	\$ 7.58	\$ 6.32	\$ 5.83	\$1.20	\$1.00	\$0.92	\$37.26	\$31.05	\$28.66
Employee + 1	\$23.78	\$19.81	\$18.29	\$1.79	\$1.50	\$1.38	\$71.27	\$59.39	\$54.82
Family	\$25.04	\$20.86	\$19.26	\$2.41	\$2.00	\$1.85	\$77.27	\$64.39	\$59.44
<b>Active Employees with 8+ Years of Service – 20% Contribution</b>									
Employee Only	\$ 6.06	\$ 5.05	\$ 4.66	\$0.96	\$0.80	\$0.74	\$29.81	\$24.84	\$22.93
Employee + 1	\$19.02	\$15.85	\$14.63	\$1.44	\$1.20	\$1.11	\$57.02	\$47.51	\$43.86
Family	\$20.03	\$16.69	\$15.41	\$1.92	\$1.60	\$1.48	\$61.82	\$51.51	\$47.55

<sup>1</sup> Prior to January 1, 2021, if you elected CareFirst medical without prescription (or vice versa) or elected different coverage levels for medical and prescription, you can continue your current election(s) at 2024 rates.



# YOUR OPTIONS FOR 2024



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

## ELECT TO PARTICIPATE DURING OPEN ENROLLMENT

### Medical and Prescription

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

#### 1. Kaiser Permanente Health Maintenance Organization (Kaiser)

All care is provided at Kaiser facilities by Kaiser providers. **Prescription coverage is included.** Visit [kp.org](http://kp.org) to find a location near you.

#### 2. CareFirst Blue Choice Triple Option (CareFirst) with three ways to access care:

- BlueChoice HMO network (Tier 1)
- BluePreferred PPO network (Tier 2)
- Indemnity (out-of-area) network (Tier 3)

If you elect **CareFirst**, you must enroll in prescription coverage through **CVS Caremark**.

**Note:** Prior to January 1, 2021, if you were enrolled in CareFirst medical without prescription (or vice versa) or elected different coverage levels for CareFirst medical and CVS Caremark prescription, you can continue your current election(s) for 2024.

### 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](#).

### Flexible Spending Accounts (FSAs)

Save on everyday expenses with two tax-free accounts administered through Health Equity | [WageWorks](#): Health Care FSA and Dependent Care FSA.

### Life

PGCPS provides you with Basic Life insurance equal to two times your salary. You have the choice to purchase supplemental coverage for yourself, your spouse and your dependent child(ren) through [MetLife](#). If you increase or elect new coverage, you will need to answer five simple health questions before your coverage takes effect.

### Long-Term Disability (LTD)

LTD pays you a portion of your income if you cannot work because of a disabling illness or injury. You may purchase supplemental LTD coverage through [MetLife](#). If you elect new coverage, you will need to answer health questions before your coverage takes effect.

## PARTICIPATE ANY TIME

### Retirement Defined Contribution

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

### Employee Assistance Program

Free counseling and support to help you and your family manage life's challenges is available through [Inova](#) (User Name: PGCPS, Password: PRINCE).

### Education System Federal Credit Union

Access to convenient and competitive loan programs, savings accounts and credit cards.

### Wellness360 *Live well. Be well. Work well.*

With Wellness360, you have **access to tools and resources** that promote healthy lifestyle changes with educational seminars, health screenings, weight-loss competitions, tobacco-cessation programs and much more.

### College Savings

With [Maryland529](#), you have two options to save for education. With the Prepaid College Trust, you can lock in college tuition at today's prices. Or, save for college tax free with the [Maryland College Investment Plan](#).

### Employee Discounts

Access special discounts and offers from local and nationwide businesses, including entertainment, retail, finance, fitness, travel, technology and more. Learn more at: [www.pgcps.org/benefits/employee-discount-program](http://www.pgcps.org/benefits/employee-discount-program).

## AUTOMATIC

### Retirement Defined Benefit (Pension)

Administered by Maryland State Retirement and Pension System (MSRPS), you and PGCPS fund the PGCPS Retirement Plan. All eligible employees automatically contribute 7% of annual salary and receive a defined monthly pension benefit at retirement.



# WHAT YOU NEED TO DO

PGCPS's annual Open Enrollment for benefits will be held October 9 – 25, 2023. This is your once-a-year opportunity to review your benefits and make selections that will work best for you and your family. Make sure you are ready:

- **Review your options** – Read this overview for information about what's new for 2024, rates for 2024, and a summary of your benefit options. The Benefits Enrollment Decision Guide will be available in early October; it includes information to help you select the coverage options that are best for you and your family.
- **Visit [www.pgcps.org/open](http://www.pgcps.org/open)** for the latest Open Enrollment updates.
- **Consider your past, current and future healthcare needs** – By understanding your options, you can ensure you select benefit plans that best fit your needs.
- **Make your selections and enroll** – During the Open Enrollment period (October 9 – 25, 2023), log on to **Employee Self Service** to select your benefits coverage for 2024. Be sure to remove any ineligible dependents.

The benefits you select during Open Enrollment will be effective January 1 – December 31, 2024. Once the deadline to enroll passes, you will not be able to make changes to your elections unless you experience an IRS-qualified status change. For example, marriage, divorce, birth or adoption of a child, or loss of coverage.

## UPDATE YOUR BENEFICIARIES

A beneficiary is the individual or individuals who will receive your life insurance benefit when you pass away. By naming and keeping your beneficiaries up-to-date, you ensure your assets go to the right people.

Consider updating your beneficiary designations if you:

- Designated a beneficiary who is now deceased;
- Designated a beneficiary who has experienced a name change;
- Changed your marital status;
- Designated an individual that you no longer wish to have as a beneficiary; or
- Want to add a new beneficiary.

Review and update your beneficiary on the **Employee Self Service system** today.

## LIFE EVENTS

If you have a qualifying life event (e.g., marriage, divorce, birth or adoption of a child, etc.), contact PGCPS Benefits Services within 35 days of the event to make changes to your coverage. See the **Life Event Changes Guide** for more information.

- **Call: 301-952-6600**
- **Email: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org)**





# ADD UP YOUR SAVINGS WITH A FLEXIBLE SPENDING ACCOUNT (FSA)

PGCPS offers you two Flexible Spending Accounts (FSAs)—the Health Care FSA and Dependent Care FSA. The money you contribute to these accounts is deducted from your paycheck before federal, state and Social Security taxes are calculated. While the amount of pay you receive isn't less, the amount of taxes you pay will be. In some cases, your tax savings can be significant.

**If you want to participate in a FSA, you must re-enroll each year.** The plan year runs from January 1 to December 31. If a balance remains in your Health Care FSA at the end of year, you can rollover up to \$610<sup>1</sup> for use in 2024 (\$640 in 2025), based on current IRS regulations. Balances over this amount will be forfeited.

Type of Account	Limits	Eligible Expenses
<b>Health Care Flexible Spending Account (FSA)</b>	\$3,200 <sup>1</sup> per year (\$200 annual minimum contribution)	Copays, deductibles, coinsurance, orthodontia, contact lenses and solutions, laser eye surgery, hearing aids, chiropractor visits, medications and other healthcare expenses
<b>Dependent Care Flexible Spending Account (FSA)</b>	\$5,000 per year, if single or married and filing joint income tax returns  \$2,500 per year, if married and filing separate income tax returns	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)

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

## NOTE FOR NEW HIRES

If you are a new hire and elected to participate in a FSA during New Hire enrollment, you will need to re-enroll during Open Enrollment for your election to continue in 2024. FSA elections do not roll over from year to year.

## DID YOU KNOW USE YOUR HEALTH CARE FSA TO PAY FOR...

- Allergy medicine
- Band-Aids
- Breast pumps
- Broad-spectrum sunscreen (SPF 30 or above)
- Children's fever and pain reliever
- Contact lenses and solution
- Cough, cold and flu medicine
- Children's cold and allergy
- Dental care
- Diabetes supplies
- Diaper rash cream
- Eye glass cleaner
- First aid kits
- Hot and cold packs
- Home medical equipment
- Nasal spray
- Pain relievers
- Pregnancy and fertility test
- Prenatal vitamins
- Reading glasses
- Shoe insoles and insert
- Smoking cessation drugs and programs
- Thermometers
- Vitamins

This is a partial list of eligible expenses. For a more complete list of eligible healthcare expenses, go to: [www.irs.gov/publications/p502](http://www.irs.gov/publications/p502). For dependent care expenses, go to: [www.irs.gov/publications/p503](http://www.irs.gov/publications/p503).

## CALCULATE YOUR SAVINGS

A Health Care FSA can save you from 20 percent to more than 40 percent of the amount you would normally pay out-of-pocket for these eligible expenses. To calculate your savings, use the [WageWorks FSA Savings Calculator](#).



# TAKE CARE OF YOU

OUR FOCUS IS



The PGCPS medical plans provide comprehensive coverage along with robust tools and programs to take care of you.

## For CareFirst Participants

### CAREFIRST WELLBEING

CareFirst WellBeing is your personalized, digital connection to living and maintaining your healthiest life. Here, you can access all the tools you'll need to manage every aspect of your well-being, from physical fitness and family relationships to stress management and financial health.

To get started, visit [CareFirst Wellbeing](#). Once you register or log in, select **Discover**.

### DIABETES VIRTUAL CARE

As a CareFirst participant, you have access to the Diabetes Virtual Care Program to help you manage your diabetes:

- Get unlimited test strips shipped to your door at no cost
- Track glucose data using your smartphone
- Get personalized food and activity recommendations based on your goals
- Connect with dedicated endocrinologists virtually

#### Register today

1. Go to [onduo.com/carefirstrefer](https://onduo.com/carefirstrefer) and select **Join Us**
2. Confirm your healthcare coverage
3. Complete the **Get to Know You** survey

After you register, you'll receive a welcome kit with a glucose meter, test strips and an at-home A1c test.

This program is provided by Onduo, LLC an independent company that does not provide Blue Cross Blue Shield products or services.

## For Kaiser Participants

### HEALTH AND WELLNESS

Total health and wellness goes beyond the doctor's office. Kaiser provides high-quality care and resources to support healthy living:

- **Self-care apps** – Access wellbeing apps like Calm, Ginger and myStrength at no additional cost. These apps can help you navigate life's challenges and make small changes to improve your sleep, mood, relationships, and more.
- **Health classes and programs** – Kaiser offers in-person, over-the-phone, and online wellness programs and classes to help you achieve your health goals.
- **Wellness coaching** – Get one-on-one guidance and support from a dedicated wellness coach who can help you set goals, stick to them, and see results.
- **Fitness deals** - Stay active and fit with reduced rates on studios, gyms, and online classes.

### DIABETES SUPPORT

As a Kaiser Permanente member, you can sign up for classes and programs to learn how to thrive while living with diabetes.

All sessions are taught by diabetes experts. These classes provide basic skills that fit your individual health needs, tools to create and stick to meaningful lifestyle changes and routines that are right for you. Check out specific class and program schedules on [kp.org](https://kp.org).

## DID YOU KNOW

**HIGH BLOOD PRESSURE IS KNOWN AS THE SILENT KILLER BECAUSE IT USUALLY HAS NO WARNING SIGNS OR SYMPTOMS.**

Most people don't even know they have high blood pressure and yet it is a primary contributing cause of 1,100 deaths each day.

Family history and certain medical conditions such as diabetes can put you at risk for high blood pressure. Unhealthy behaviors like smoking, consuming foods high in sodium and low in potassium, lack of physical activity, and drinking too much alcohol also increase your risk.

#### What can you do?

Know your numbers! Have your doctor or other healthcare professional measure your blood pressure. If you are at risk or already have high blood pressure, follow your doctor's instructions.

Don't wait until high blood pressure has begun to take its toll on your body. Be proactive and learn your numbers today. Get healthy for a better tomorrow.



# WONDERING IF YOU NEED TO ENROLL? ASK YOURSELF THESE QUESTIONS

## 1 Are you satisfied with your current medical, prescription, dental and vision coverage?

- Yes. You don't need to make any changes. Your current elections will remain the same.
- No. Consider making changes based on your needs.

## 2 Did you have significant out-of-pocket healthcare costs (e.g., coinsurance, copays for doctor visits and medications, eye glasses or orthodontia expenses)?

- Consider enrolling in the Health Care Flexible Spending Account (FSA).

## 3 Do you want to continue to use the Health Care and/or Dependent Care Flexible Spending Accounts (FSAs) in 2024?

- Yes. To participate in Flexible Spending Accounts, you must re-enroll in these plans each year.
- No. If you no longer want to participate in either one or both Flexible Spending Accounts (FSAs), you do not need to do anything. If you do not enroll, you will no longer participate in the FSA program for 2024. However, your current medical, prescription, dental and vision coverage will remain the same.

## 4 Do you have child(ren) under the age of 13? Do you pay for day care while you work? Do you anticipate changes for 2024?

- Consider enrolling in the Dependent Care Flexible Spending Account (FSA).

## 5 Do you need more life insurance coverage?

- Yes. Consider enrolling in Supplemental Life insurance for yourself, your spouse or your children (up to age 26).
- No. Remember, you are covered with Basic Life insurance equal to two times your annual salary.



## NOTE FOR NEW HIRES

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

**2023 New Hire benefit elections** (within 35 days of your date of hire): Coverage effective through December 31, 2023

**2024 Open Enrollment elections (October 9 - 25, 2023):** Coverage effective January 1 – December 31, 2024

If you don't make changes during Open Enrollment, your initial new hire elections will remain the same in 2024—except to participate in a FSA you must re-enroll.

