

OPEN ENROLLMENT FOR YOUR

2025 Benefits

OCTOBER 28 – NOVEMBER 8, 2024



WHAT YOU NEED TO KNOW ABOUT YOUR 2025 BENEFITS

For your 2025 benefits, we are keeping things simple. **If you do not make changes, your current benefits will remain the same in 2025. 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 2025 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 2025.

WHAT'S *Inside*

- 2 What's New for 2025
- 3 2025 Rates
- 4 Your Options for 2025
- 5 What You Need to Do
- 6 Add Up Your Savings with a Flexible Spending Account (FSA)
- 8 Do I Need to Enroll?

WHAT'S NEW For 2025



For 2025, 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 2025, the cost for CareFirst and Kaiser medical coverage will increase. Remember, for 10-month employees benefit deductions stop during July and August (July for 11-month employees); however, coverage remains effective.

INTRODUCING BENEFITFOCUS (BF)

This year, we will use a new enrollment platform: [Benefitfocus](#). With a simple, intuitive design Benefitfocus makes it easy to understand your options so you can make the best decisions for you and your family. Our new enrollment portal creates an interactive, engaging experience to help you take control of your health and financial wellness.

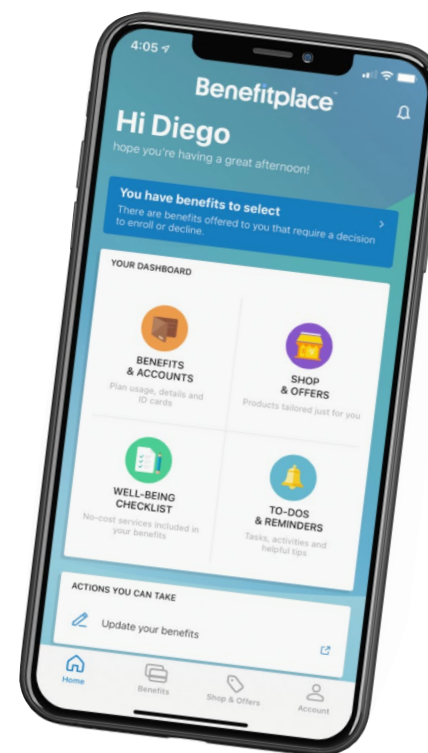
Use your PGCPs-assigned username and password to log on to [Benefitfocus](#). You can also download the app, Benefitplace, from [Google Play](#) or the [App store](#). Use the company ID: **PGCPs**.

Download Benefitplace

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

- Enroll for benefits
- View benefits and coverage details
- Create a dependent profile
- Snap and upload required documentation
- Get important benefits notifications and reminders
- Make annual benefit elections and life event changes
- View and update communication preferences

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



BI-WEEKLY EMPLOYEE CONTRIBUTIONS

2025 Rates

MEDICAL AND PRESCRIPTION	KAISER MEDICAL AND PRESCRIPTION			CAREFIRST MEDICAL AND PRESCRIPTION			CAREFIRST MEDICAL ¹		
	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)
Active Employees with 0-8 Years of Service – 25% Contribution									
Employee Only	\$ 105.23	\$ 87.68	\$ 80.94	\$ 127.64	\$ 106.36	\$ 98.18	\$ 90.38	\$ 75.31	\$ 69.52
Employee + 1	\$ 238.88	\$ 199.06	\$ 183.75	\$ 290.72	\$ 242.27	\$ 223.63	\$ 219.45	\$ 182.88	\$ 168.81
Family	\$ 251.50	\$ 209.58	\$ 193.46	\$ 315.20	\$ 262.67	\$ 242.47	\$ 237.93	\$ 198.28	\$ 183.03
Active Employees with 8+ Years of Service – 20% Contribution									
Employee Only	\$ 84.18	\$ 70.15	\$ 64.75	\$ 102.11	\$ 85.09	\$ 78.55	\$ 72.30	\$ 60.25	\$ 55.62
Employee + 1	\$ 191.10	\$ 159.25	\$ 147.00	\$ 232.58	\$ 193.81	\$ 178.91	\$ 175.56	\$ 146.30	\$ 135.05
Family	\$ 201.20	\$ 167.67	\$ 154.77	\$ 252.17	\$ 210.13	\$ 193.97	\$ 190.35	\$ 158.62	\$ 146.42

DENTAL AND VISION	AETNA DENTAL PPO			CAREFIRST VISION			CVS CAREMARK PRESCRIPTION ¹		
	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)
Active Employees with 0-8 Years of Service – 25% Contribution									
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
Active Employees with 8+ Years of Service – 20% Contribution									
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

Please note, the bi-weekly deduction amounts may vary slightly from the actual bi-weekly deductions due to rounding.

¹ 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 2025 rates.

YOUR 2025

Coverage Options



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 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 2025.

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.

Coverage Options

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.

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.

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

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 [Benefitfocus](#) today.

PGCPS's annual Open Enrollment for benefits will be held October 28 – November 8, 2024. 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 2025, rates for 2025, and a summary of your benefit options. The Benefits Enrollment Decision Guide, available in mid-October, includes information to help you select the coverage options that are best for you and your family.
- **Visit 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 28 – November 8, 2024), log on to [Benefitfocus](#) to select your benefits coverage for 2025. Be sure to remove any ineligible dependents.

The benefits you select during Open Enrollment will be effective January 1 – December 31, 2025. 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.

LIFE EVENTS

If you have a qualifying life event (e.g., marriage, divorce, birth or adoption of a child, etc.), log onto [Benefitfocus](#) 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**

ADD UP YOUR SAVINGS WITH A *Flexible Spending Account*



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 2024, you can rollover up to \$640¹ for use in 2025 (\$660 in 2026), based on current IRS regulations. Balances over this amount will be forfeited.

Type of Account	Limits	Eligible Expenses
Health Care Flexible Spending Account (FSA)	\$3,300 ¹ 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
Dependent Care Flexible Spending Account (FSA)	\$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)

¹ 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 2025. 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+)
- Children's fever and pain reliever
- Contact lenses and solution
- Cough, cold and flu medicine
- Dental care
- Diabetes supplies
- Diaper rash cream
- Eye glass cleaner
- First aid kits
- Hot and cold packs
- Home medical equipment
- Menstrual care/feminine hygiene products
- Nasal spray
- Over-the-counter drugs
- Pain relievers
- Pregnancy/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. For dependent care expenses, go to: 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](#).

DO I NEED TO *Enroll?*



ASK YOURSELF...

- 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 2025?**
 - 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 2025. 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 2025?**
 - 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:

2024 New Hire benefit elections (within 35 days of your date of hire): Coverage effective through December 31, 2024

2025 Open Enrollment elections (October 28 – November 8, 2024): Coverage effective January 1 – December 31, 2025

If you don't make changes during Open Enrollment, your initial new hire elections will remain the same in 2025—except to participate in a FSA you must re-enroll.