What You Need to Know About Your 2022 PGCPS Benefits

For your 2022 benefits, we are keeping things simple. If you do not make changes, your current benefits will remain the same in 2022. 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 2022 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 2022.
WHAT'S NEW FOR 2022

For 2022, you'll have access to the same benefit options with minimal changes:

**COST FOR COVERAGE CHANGES**

Premiums will **not change** for:
- **All coverage levels** for the dental and vision plans
- **Employee only and employee + 1 coverage levels** for the CareFirst Blue Choice Triple Option (CareFirst) medical plan and Caremark prescription plan

Premiums will **increase** for:
- **Family coverage** for the CareFirst Blue Choice Triple Option (CareFirst) medical plan and Caremark prescription plan
- **All coverage levels** for the Kaiser Permanente Health Maintenance Organization (Kaiser) medical plan

**NEW ID CARDS FOR CAREFIRST**

As a result of the recent federal No Surprises Act legislation, CareFirst participants will receive new identification cards for 2022. Look for your new identification card in December or download a copy from the CareFirst website.

**ENHANCED VISION COVERAGE**

Copays for vision plan services will be reduced in 2022:
- **Lenses**: $10 copay (from $30)
- **Premier frame**: $0 copay (from $25)
- **Transition lenses**: $15 copay (from $65)
- **Progressive lenses (standard)**: $0 copay (from $50)
- **Progressive lenses (premium)**: $40 copay (from $90)
- **Progressive lenses (ultra)**: $90 copay (from $140)
- **Progressive lenses (ultimate)**: $125 copay (from $175)
- **Anti-reflective coating (standard)**: $0 copay (from $35)
- **Anti-reflective coating (premium)**: $13 copay (from $48)
- **Anti-reflective (ultra)**: $25 copay (from $60)
- **Anti-reflective (ultimate)**: $50 copay (from $85)

The benefit allowance for many of the vision plan benefits will increase—providing you with better coverage:
- **Non-preferred frames**: $160 (from $70)
- **Non-preferred contacts**: $200 (from $105)
- **Contact lens fit and follow-up**: $60 (from $0)

**LIMITED OUT-OF-NETWORK COVERAGE AVAILABLE WITH KAISER PERMANENTE**

If you considered changing to Kaiser Permanente, but didn’t want to give up a provider outside the Kaiser network, now may be a good time to re-evaluate. Kaiser participants now have the option of seeing out-of-network providers of their choice for up to 10 visits for covered outpatient medical services. Kaiser Permanente will pay out-of-network providers up to an allowable amount. You will be responsible for charges that exceed the allowable amount. You may see an out-of-network provider for:
- Routine office visits, including primary, preventive and specialty care, as well as mental health and chemical dependency visits
- Diagnostic lab tests and X-rays (each count separately toward your visit limit)
- Physical, occupational and speech therapy office visits
- Allergy injections received at an office

Inpatient services, outpatient surgeries, prenatal and maternity care, chiropractic services, dental care and vision care must be with Kaiser providers.

You will also be allowed to fill five out-of-area prescriptions if you are traveling or unable to use the in-network pharmacy.
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 2022.

**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 optional coverage for yourself, your spouse and your dependent child(ren) through MetLife. If you increase or elect new coverage, you will need to answer 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 tax-deferred contributions to the 403(b) or 457(b) plans.

**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 the Maryland 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.

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1 Kaiser participants can received up to 10 visits from out-of-network providers for covered outpatient medical services.
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.

You can use the Health Care FSA to pay for eligible medical, prescription, dental and vision care expenses. The Dependent Care FSA can be used to pay for eligible day care expenses. Use the calculators available at Health Equity | WageWorks, to see how much you could save.

<table>
<thead>
<tr>
<th>Type of Account</th>
<th>Contribution Limits</th>
<th>Eligible Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care Flexible Spending Account (FSA)</td>
<td>$2,750$ per year</td>
<td>Copays, deductibles, coinsurance, orthodontia, contact lenses and solutions, laser eye surgery, hearing aids, chiropractor visits and other healthcare expenses</td>
</tr>
<tr>
<td>Dependent Care Flexible Spending Account (FSA)</td>
<td>$5,000 per year, if single or married and filing joint income tax returns</td>
<td>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)</td>
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<tr>
<td></td>
<td>$2,500 per year, if married and filing separate income tax returns ($200 annual minimum contribution)</td>
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</tbody>
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1 Contribution limits subject to change annually by the IRS.

WHAT YOU NEED TO KNOW ABOUT YOUR 2022 PGCPS BENEFITS

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.

• Call: 301-952-6600
• Email: pgcps.benefits@pgcps.org

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:
     • Life events: Adding a spouse? Newly divorced? Having a baby? Make sure your dependent information is up to date, make changes in the Oracle Employee Self Service system.

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 Health Care Flexible Spending Account (FSA).

3. Do you want to continue to use the Health Care and Dependent Care Flexible Spending Accounts (FSAs) in 2022?
   • 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 2022. 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 2022?
   • Consider enrolling in Dependent Care Flexible Spending Account (FSA).

5. Do you need more life insurance coverage?
   • Yes. Consider enrolling in additional Optional 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.
PGCPS’s annual Open Enrollment for benefits will be held October 11 – 27, 2021. 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 What You Need to Know overview for information about what's new for 2022 and a summary of your benefit options. The Benefits Enrollment Decision Guide will be available online the week of October 4; 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 11 – 27, 2021), log on to [https://erp.pgcps.org](https://erp.pgcps.org) to select your benefits coverage for 2022.

The benefits you select during Open Enrollment will be effective January 1 – December 31, 2022. 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.

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**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 [Oracle Employee Self Service system](https://ehr.pgcps.org) today.