

MCPS Benefits Information: Non-Payment Policies & Benefit Escrow

Overview of Benefit Cancellation Policies

Typically, benefit premiums are deducted directly from an employee's paycheck. However, if an employee is on unpaid leave or has exhausted all available leave and no paycheck is generated, the employee will be billed directly for the applicable benefit premiums to maintain coverage.

Timely payment of required premiums is necessary to maintain active coverage in Montgomery County Public Schools (MCPS) benefit plans. Non-payment of premiums will result in the cancellation of coverage across all benefit plans, including:

- Medical
- Prescription (Rx)
- Dental
- Vision
- Life Insurance

Benefit Escrow Guidelines for 10-Month Employees

Ten-month employees have health benefit contributions deducted across **20 paychecks** during the school year, with a portion set aside into a **Benefit Escrow** account. These escrow funds ensure continuous coverage during the summer months (July, August, and September), when regular payroll deductions are paused for 6 consecutive paychecks.

Application of Escrow Funds & Refunds

In situations involving unpaid premiums or account adjustments:

- **Outstanding Balances Owed to MCPS:** If an outstanding balance is owed for benefits coverage, any accumulated funds in the employee's Benefit Escrow account will automatically be applied toward the owed amount.
- **Overpayments and Refunds:** If an employee's benefit balance has been paid in full and an overpayment exists within the escrow account, a refund for the overpaid amount will be processed and issued to the employee.

Managing Your Account & Inquiries

Account Reviews

- **Pay Statements:** Review your pay statements using **Hub+**.
- **Escrow Verification:** Access the **MyADP site** to verify the escrow deduction amounts taken from your payroll.
- **Outstanding Balances:** To verify if you have an outstanding balance, please contact the **Department of Controller (DOC)** at **240-740-7500**.

Support Assistance

If you have questions regarding escrow calculations, payment options, or refund processing, please reach out to the Employee and Retiree Service Center (ERSC):

- **Phone:** 240-740-8100
- **Email:** ersc@mcpsmd.org