Online Employee Benefits Open Enrollment is Underway

The Montgomery County Public Schools (MCPS) annual Employee Benefits Open Enrollment began October 6 and will end on October 31, 2025. Enroll in or make changes to your benefits, sign up for your medical and/or dependent care flexible spending account (FSA) for 2026,* add or delete dependents,** and designate your life insurance beneficiary(ies) online via MCPS Hub+.

New for 2026

Preferred Care Management will be added to Cigna medical plans. If you are
currently enrolled in a Cigna medical plan, your enrollment for 2026 will default to
a Cigna medical plan with Preferred Care Management. Under this program, your
doctor or medical provider must obtain prior authorization from Cigna before
ordering certain procedures. It is important to note that this is not the same as a
referral to see a specialist. Preferred Care Management does not require referrals.
Click here for a regularly updated list of procedures that require prior authorization.

Preferred Care Management also offers patients the support of a nurse advocate to make navigating care simpler and to provide an added layer of support. <u>Learn more</u>.

- Current Cigna medical plans without Preferred Care Management will remain available with a 7 percent increase in employee cost share. Employees will have the option to enroll in the plan without Preferred Care Management during Open Enrollment.
- Applied Behavior Analysis Therapy will be covered under the Cigna medical plans.
- Glucagon-like Peptide 1 Agonists (GLP-1) and weight management programs will be offered to prevent coverage of off-label use of GLP-1 diabetes drugs for weight management while minimizing member disruption.
- Cigna's Open Access Plus plan annual deductibles will change from \$300 (individual)/\$600 (family) to \$500 (individual)/\$1,000 (family) for out-of-network providers.
- Vision plan benefits frequency changes from every 18 months to every 12 months for exams, frames, lenses, and contact lenses.
- Employee contributions toward premiums will increase by 1 percent.

Don't Delay!

To enroll in or change your benefits for Fiscal Year 2026, log in to MCPS Hub+, and follow these detailed Open Enrollment instructions from the Benefits Employee User Guide.

After submitting your benefits plan selections, you will receive a printable confirmation message.

Remember: The deadline to make changes to your employee benefits and sign up for your 2026 FSA(s) is October 31, 2025. Any changes you make to your benefits will be effective on January 1, 2026.

^{*} Submit your 2026 FSA election(s) from Hub+. Remember, you must submit new FSA elections every year if you wish to continue an FSA.
** Documentation is required to add dependents.