Employee Benefits Open Enrollment to Be Held October 6-31, 2025

Open Enrollment for Montgomery County Public Schools (MCPS) employee benefits will be held this year from Monday, October 6–Friday, October 31, 2025, with any changes effective January 1, 2026. Open Enrollment is your opportunity to review your health plan options and make any necessary changes.

What to Expect

- If you are a benefits-eligible employee, you will receive Open Enrollment information and instructions in your MCPS Outlook email account on October 3, 2025. The email will include detailed instructions for accessing the benefits enrollment system on MCPS Hub+ and links to the 2026 Employee Benefit Summary, the Open Enrollment memorandum, and more.
- Enrolling in or making changes to your benefits and/or enrolling in a flexible spending account for 2026 also will be conducted online via Hub+.
- You will be able to view and print confirmation of your benefit changes from Hub+.
- Details regarding Open Enrollment and 2026 MCPS employee benefits will be available on the Open Enrollment web page beginning Friday, October 3, 2025.

New for 2026

Preferred Care Management will be added to Cigna medical plans. With care
management, network physicians, outpatient providers, and others collaborate to
find the right services to meet your and your family's healthcare needs. Cigna
nurses help manage your care by bringing resources and people together. Prior
authorizations (obtaining approval before receiving care) will be required. Cignamember employees will be defaulted to the Preferred Care Management plan.
Learn more.

Current Cigna medical plans—those 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.

Be prepared for Open Enrollment

Take these simple steps to make sure you are ready for this year's Employee Benefits Open Enrollment.

- Make sure you can access your MCPS Outlook email account. Need help? Visit <u>mySSPR</u> or contact the <u>Technical Help Desk</u>.
- Check your MCPS employee Outlook email on October 3, 2025, for Open Enrollment information and instructions from the Employee and Retiree Service Center (ERSC).
- Stay in touch with ERSC for Open Enrollment news by visiting us online.

Take the Wellness Initiative to Save Money on Your Health Insurance in 2026

If you are covered by an MCPS-provided medical insurance plan with Cigna or Kaiser Permanente, remember to complete both of the following activities—

- a biometric health screening; AND
- your insurance provider's online health risk assessment by October 3, 2025.