

WELCOME TO OPEN ENROLLMENT

The Annual Open Enrollment Period is October 27 through November 14, 2025. During this time, we recommend that you review your personal information, the benefits being offered by Howard County Public School System (HCPSS), and the plans you are enrolled in, to determine if you would like to make any changes.

HCPSS is pleased to announce that we will continue to offer a comprehensive benefits programs in Plan Year 2026. These benefit offerings include: two health maintenance organization plans (HMOs) with Open Access Select Aetna and CareFirst Blue Cross and Blue Shield of Maryland HMO, one preferred provider organization plan (PPO) with Aetna PPO, a prescription drug program with CVS Caremark, a dental PPO plan with CIGNA PPO, a dental maintenance organization (DMO) plan with Aetna DMO, and a vision plan with Vision Service Plan (VSP).

As you proceed with making your Open Enrollment elections, it is important that you read the instructions set forth on each of the Open Enrollment pages as they contain information with regards to eligibility, enrollment, and changes to benefits.

IMPORTANT NOTE

If you do not wish to make any changes to your medical, dental, vision, short-term disability, long-term disability, critical illness, supplemental life, accident and whole life insurance benefits, your current benefit elections will continue for Plan Year 2026.

To make changes to your current benefit elections, to update your personal information, or to enroll, please log onto Workday.

- Log in to Workday.
- Next, enter your Active Directory user name and password.
- Go to your Workday inbox and select the Open Enrollment task.
- Proceed with your Open Enrollment Elections.
- If you made changes to your current benefits, you must click "submit" in order for your changes to take effect.
- Print a copy of your benefits confirmation page for your records.

***You must make new election(s) for the FSA benefits for Plan Year 2026.
Your current benefits elections will not carry over to Plan Year 2026.***

- Health Care FSA (maximum is \$3,300 per calendar year)
- Dependent Care FSA (maximum is \$7,500 per household)

You can learn more about the HCPSS Benefit offerings by reviewing the Benefits Enrollment Guide which highlights the array of benefits available to employees and by visiting the website www.hcpss.org/employees/benefits.

The purpose of this Newsletter is to give you basic information about your benefits options and how to enroll for coverage or make changes to existing coverage. This guide is only a summary of your choices and does not fully describe each benefit option. Please refer to your Certificates of Coverage provided by your health plan carriers for important additional information about the plans. Every effort has been made to make the information accurate; however, in the case of any discrepancy, the provisions of the legal documents will govern.

WHAT'S HAPPENING FOR PLAN YEAR 2026?

Flex Benefit Administrators

Introducing a New FSA Vendor!

HCPSS is excited to announce Flexible Benefits as our new FSA vendor! These accounts will remain pre-taxed and follow the same plan rules. Plus, maximum contribution limits have increased!

New CVS Caremark Programs:

HINGE HEALTH

Hinge Health, in partnership with CVS Health, offers a digital solution for musculoskeletal (MSK) conditions like back and joint pain. It provides virtual, coach-led exercise therapy, personalized care plans, wearable sensors for guided movements, and access to a care team, including physical therapists and health coaches. Visit hingehealth.com for more details.

TRANSFORM DIABETES CARE

Transform Diabetes Care by CVS Health uses advanced data and analytics to deliver personalized diabetes management. It identifies care gaps, provides tailored outreach, and supports members with tools like the Health Optimizer app to monitor A1C, blood pressure, and care plans, promoting better health outcomes and reducing costs.

ZERIGO HEALTH DEVICE

The Zerigo Health device is a home-based phototherapy system for treating psoriasis, eczema, and vitiligo using narrowband UVB light therapy. It features a mobile app for personalized care plans, progress tracking, and remote provider monitoring, enhancing convenience and reducing the need for in-office visits.

Benefits Credit Update

The Benefits Credit that is credited to employees enrolled in a medical plan has been reduced to \$7 per paycheck, or \$140 per year. This is due to a reduction in the budget that funds the benefits credit.

VIRTUAL BENEFITS FAIRS

HCPSS will be hosting a Virtual Benefits Fair during the Open Enrollment period to offer employees and their families a safe alternative to meet with representatives from the Carriers and the Benefits Office. Employees will have the opportunity to enter a Benefits virtual chat room dedicated to each of the Carriers and the Benefits Office by visiting www.employeehealthshub.com/hcpss and following the directions for "Accessing Virtual Benefits Fairs." Employees will have the opportunity to meet with representatives real time, to learn more about their benefit options, and ask benefits related questions. **Please note: the chat rooms are accessible to all HCPSS active employees and their families. These are not confidential one on one sessions, so please be mindful of disclosing any personal information. Please see below for specific virtual fair dates and times.**

Wednesday, October 29, 2025	10:30 am-12pm, and 1pm-4:30pm
Tuesday, November 4, 2025	10:30 am-12pm, and 1pm-4:30pm
Monday, November 10, 2025	10:30 am-12pm, and 1pm-4:30pm

The Virtual Benefits Fair will be accessible by visiting: <https://www.employeehealthshub.com/hcpss/>.

INSURANCE CARDS

Both medical plans (Aetna and CareFirst) will be issuing new medical ID cards effective 1/1/2026. Prescription and dental ID cards will only be issued if you are new to the plan or if you have changed your coverage level. There are no ID cards for the Vision Service Plan (VSP).

IMPORTANT THINGS TO REMEMBER

- **Open Enrollment Period** is October 27 - November 14, 2025. All benefit change(s) must be completed by the end date as **Open Enrollment will not be extended.**
- Learn more about HCPSS Benefits Offerings by visiting our website at www.hcpss.org/employees/benefits.
- Review the Benefits Enrollment Guide.
- All employees must log onto Workday to review/update personal information and to elect/change/cancel benefits. You must click "Submit" on Workday for benefit changes to take effect for Plan Year 2026.
- If you are not making any changes to your current medical, dental, vision, short-term disability, long-term disability, critical illness, supplemental life, accident and whole life insurance benefits elections, they will continue for Plan Year 2026.
- ***Your current Health Care and/or Dependent Care Flexible Spending Accounts (FSA) will not carry over to Plan Year 2026. You must make a new election for Plan Year 2026 for Health Care and/or Dependent Care FSA by logging onto Workday. The maximum FSA Health Care election for Plan Year 2026 is \$3,300. The maximum FSA Dependent Care election for Plan Year 2026 is \$7,500 per household.***
- You MUST select a Primary Care Physician (PCP) for the CareFirst BlueChoice HMO Open Access.
- You MUST select a Primary Care Dentist (PCD) under the Aetna DMO plan upon receiving the Welcome Kit from Aetna. Your selection of PCD must be made prior to the 15th of the month, so that you are able to visit the selected PCD by the 1st of the next month.
- If you are applying for Supplemental Life Insurance above the guarantee issue coverage, you must complete a Statement of Health Form and mail it to MetLife by November 27, 2025. Your deduction for the additional coverage will begin the first of the month following notification of approval from MetLife.
- You MUST enroll in Supplemental Life for yourself, in order to elect Dependent Supplemental Life.
- If you elected Supplemental Dependent Life, you MUST complete a Statement of Health Form for each of the covered dependent(s) and mail it to MetLife by November 27, 2025.
- You MUST only select one Supplemental Life plan in addition to Dependent Supplemental Life.
- To enroll in Whole Life Insurance with Long Term Care Rider contact Alicia Kong, O: (410) 465-3003; M: (301) 792-1086; Email: alicia.kong@voyafa.com.
- Dependent eligibility verifications will be required for any new dependents added to your benefits during open enrollment. You will receive an information packet in the mail with instructions for providing documentation, from Impact, Inc.
- All medical, dental, vision, flexible spending accounts, disability, and voluntary benefits deductions are based on 20 pays.
- Aetna and CareFirst medical plans will be issuing new medical ID cards effective 1/1/2026.
- All benefits elections take effect on January 1, 2026.
- Payroll Deductions will begin January 2, 2026.

QUESTIONS?

HCPSS Benefits Call Center is available to answer any questions you may have Monday through Friday, 8:30am to 4:30pm. Please call (410) 313-7333; select option 1. A Benefits Office representative will be in touch with you.

You may email the Benefits Office staff at benefits@hcpss.org

Drop-In Office Hours are available by appointment on Wednesdays throughout Open Enrollment. Schedule an appointment by calling (410) 313-7333 option 1.