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 retirees a comprehensive benefits program for the 2026 Plan Year. Please review the enclosed Retiree Benefits Guide for details about the plans we offer.

If you do not wish to make any changes to your benefits, your current elections will continue for Plan Year 2026 and you do not have to submit any paperwork to the Benefits Office. Please only submit a form if you are making changes to your benefits. As a reminder, you are not able to enroll in benefits which you did not have at the time of retirement.

WHAT'S HAPPENING FOR PLAN YEAR 2026?

There are no changes to any of our medical, dental, vision, prescription or life insurance carriers for 2026. HCPSS retirees will be able to continue the same benefits they enjoyed in 2025 with no changes to our carriers.

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.

VIRTUAL BENEFITS FAIRS

HCPSS will be hosting Virtual Benefits Fairs during the Open Enrollment period to offer retirees and their families the option to meet with representatives from the carriers and the Benefits Office. Retirees will have the opportunity to enter a Benefits virtual chat room with each of the carriers and the Benefits Office by visiting www.employeewellnesshub.com/hcpss and following the directions for "Accessing Virtual Benefits Fairs." Retirees will have the opportunity to meet with representatives in real time and ask benefits related questions.

Please note: the chat rooms are accessible to all HCPSS retirees 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	10:30am -12pm, and 1 pm-4:30pm
Tuesday, November 4, 2025	10:30am -12pm, and 1 pm-4:30pm
Monday, November 10, 2025	10:30am -12pm and 1 pm-4:30pm

The Virtual Benefits Fair will be accessible by visiting:
www.employeewellnesshub.com/hcpss.

HOW DO YOU MAKE CHANGES TO YOUR BENEFITS?

If you wish to make changes to your benefits, please complete the enclosed 2026 Retiree Open Enrollment Benefits Change Form and email the form to benefits@hcpss.org by November 14, 2025. You may take a photograph of the form and email it. If you do not wish to make any changes to your benefits, you do not need to take any action.

PREMIUMS/BOARD CONTRIBUTIONS

The Board strives to maintain high quality affordable health care options. Premium costs have changed for medical, dental and vision coverage for Plan year 2026; please review the rate tables in the Benefits Guide.

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 Pan (VSP).

IMPORTANT THINGS TO REMEMBER

- Open Enrollment Period is October 27 - November 14, 2025.
- It is important to periodically review your life insurance beneficiaries to make sure you do not wish to make any changes.
- If you are not making any changes to your current benefit elections, they will continue for Plan Year 2026. **You do not have to submit any paperwork to the Benefits Office.**
- If you wish to change your current benefit elections and/or update your personal information, you must complete the enclosed 2026 Retiree Open Enrollment Benefits Change Form and email the forms to benefits@hcpss.org by November 14, 2025. An emailed image of the form will be accepted.
- 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.
- 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 Pan (VSP).
- All benefits elections take effect on January 1, 2026.

QUESTIONS?

HCPSS Benefits Support Team is available to help if you have any questions:

Monday – Friday 8:30 a.m. – 4:30 p.m. Phone : (410) 313-7333 option 1.

You may email your questions to benefits@hcpss.org. A Benefits Office representative will be in touch with you.

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