

2027 Employee Benefits Open Enrollment is Under Way!

Montgomery County Public Schools (MCPS) 2027 Employee Benefits Open Enrollment began October 5 and will end on October 30, 2026. Employees have 24/7 access to the Open Enrollment benefits enrollment system in MCPS Hub+ to enroll in benefits or make changes to their current coverage.

The deadline to submit benefit changes is October 30, 2026. Changes made during the 2027 Employee Benefits Open Enrollment season will be effective January 1, 2027.

Benefit Highlights for 2027

- MCPS-offered medical, prescription, dental, and vision insurance benefit plans will remain the same for 2027.
- Employee premium contributions will increase by 1 percent. This adjustment aligns with the planned two-year premium increases negotiated for active employees.
- Benefit rates are reviewed each year and may change based on overall health-care costs and claims experience.

What You Can Do During Open Enrollment

Eligible employees can—

1. Enroll in benefits,
2. Change health insurance carriers,
3. Change coverage levels,
4. Add or drop dependents,*
5. Enroll in flexible spending account(s) for 2027, and
6. Designate or change life insurance beneficiaries**

You may enroll in the full-employee benefits plan or choose only the individual components—medical, prescription drug, dental, or vision—that meet your needs. For example, you may elect medical and prescription drug coverage while declining dental and vision coverage. All family members must have the same coverage.

Flexible Spending Accounts (FSAs)

Open Enrollment also is the time to enroll in an FSA for 2027. **FSA elections do not automatically carry over from one calendar year to the next.** If you currently participate in an FSA and want to continue participating in 2027, you must reenroll during Open Enrollment..

Employees who were hired at the start of the 2026–2027 school year enrolled in an FSA as part of their new-hire benefits also must reenroll during Open Enrollment for calendar year 2027. New-hire FSA enrollments apply only to the remainder of the 2026 calendar year.

For 2027, the annual medical FSA contribution limit will increase to \$3,400. The annual dependent care FSA limit is \$7,500.

Keep reading this issue of *The Bulletin* for more information about the benefits of enrolling in a medical and/or dependent care FSA, including how to enroll for 2027.

Benefit Rates for 2027

Your 2027 benefit rates will be based on the benefit plan(s) you elect and, through the Wellness Initiatives program, on whether or not you—

- completed a biometric health screening between October 6, 2025, and October 2, 2026; and
- completed your medical plan's online health risk assessment between October 6, 2025, and October 2, 2026.

Base rates for the 2027 plan year, which do not include Wellness Initiatives credits, are available in the [2027 Employee Benefit Summary](#). Rate charts that reflect Wellness Initiatives credits or charges are available on the [2027 Employee Benefits Open Enrollment web page](#). Current 2026 benefit rates are available on the [Employee Benefits web page](#).

Learn More

Understanding your health-care options can help you make informed decisions about your coverage and health-care costs. Before making your elections, review the *2027 Employee Benefit Summary* and other Open Enrollment materials carefully to determine which options best meet your needs and those of your family.

Don't Delay!

To enroll in or change your benefits for 2027, log in to [MCPS Hub+](#) and follow the detailed Open Enrollment instructions in the [Benefits Employee User Guide](#). After submitting your benefits plan elections, you will receive a printable confirmation message. Be sure to review and save your confirmation for your records.

The deadline to make changes to your employee benefits and enroll in a 2027 FSA is October 30, 2026. Any changes made during Open Enrollment will be effective January 1, 2027.

**Documentation may be required.*

***Current designated life insurance beneficiary(ies) are displayed in Hub+. Any changes made to beneficiaries through Hub+ will replace all previously designated beneficiaries.*