


Division of Financial Oversight
MONTGOMERY COUNTY PUBLIC SCHOOLS
Rockville, Maryland

September 30, 2025

MEMORANDUM

To: Montgomery County Public Schools Retirees

From: Allen C. Francois, Deputy Chief of Financial Oversight 

Subject: 2026 Retiree Benefits Open Enrollment

Montgomery County Public Schools (MCPS) will conduct the annual Retiree Benefits Open Enrollment from Monday, October 6, through Friday, October 31, 2025. During Open Enrollment, MCPS retirees will have an opportunity to make changes to their medical, dental, vision, and prescription plans; drop coverage; or add coverage that was previously dropped. Changes made during Open Enrollment will be effective January 1, 2026, which begins the new plan year.

It is essential to understand your benefit choices and take any necessary action to maximize the options available to you. Please read this memorandum carefully. In addition, you should acquaint yourself with the benefit offerings and premium costs by reviewing the attached *2026 Retiree Benefit Summary* and the *2026 Retiree Benefit Rate Schedules*.

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. **Cigna-member retirees will be defaulted to the Preferred Care Management plan.**
- **Current Cigna medical plans—those without Preferred Care Management—will remain available with a 7 percent increase in retiree cost share.** Retirees 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.**
- **Hearing aids—2 devices per 36 months, up to \$3,000.**
- **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.
- **Retiree contributions toward premiums will increase by 1 percent.**

Retiree Benefits Open Enrollment

You may make changes to any component of your benefit plan(s) from Monday, October 6, through Friday, October 31, 2025. To make and submit your benefits decisions, refer to the *2026 Retiree Benefit Summary* booklet, which includes health plan comparison charts and [MCPS Form 455-22, Retiree Benefit Plan Enrollment](#). Also, be sure to review the *2026 Retiree Benefit Rate Schedules*, which details the monthly cost of benefits at each cost sharing arrangement while factoring in Wellness Initiatives credits. Both of these booklets were mailed to you. They also will be made available online the week before Open Enrollment begins, at the MCPS web page www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment.

The Employee and Retiree Service Center (ERSC) must receive your changes on [MCPS Form 455-22, Retiree Benefit Plan Enrollment](#), by the close of business on Friday, October 31, 2025. If you make a change, you will receive an email confirmation of the change. Please review the confirmation upon receipt so any errors may be corrected promptly. Confirmations will be mailed twice weekly.

Unbundling Your Benefit Plan

You are given the option to enroll in the full benefit package that includes medical, dental, vision, and prescription drug coverage or choose only those specific components that meet your individual needs. For example, if you have medical insurance through another source and only require prescription coverage, you may choose prescription coverage only. You and your eligible dependents must be enrolled in the same benefit plan components.

If you enroll in the Kaiser Permanente Health Maintenance Organization, you also must select Kaiser's prescription coverage. Kaiser does not permit enrollment in its prescription coverage unless you also carry medical coverage with Kaiser. Also, the CVS/Caremark prescription plan is not available to Kaiser members.

Re-enrolling After Canceling Coverage

If you cancel any component of coverage, you may re-enroll during a future Retiree Benefits Open Enrollment if that coverage was cancelled on or after July 1, 1998. Also, you will need to provide MCPS with documented proof that you have had other coverage for the 12 months immediately preceding re-enrollment in the MCPS benefit plan.

Open Enrollment Benefit Fairs

ERSC will hold three in-person Open Enrollment Benefit Fairs this year. ERSC staff and health plan representatives will be available in person to answer your benefit questions. Dates, times, and locations are as follows:

BENEFIT FAIRS DATES/TIMES	LOCATIONS
Thursday, October 16, 2025 4:00–6:00 p.m.	Patapsco/Pocomoke Rooms, Suite 325 15 West Gude Drive Rockville, Maryland 20850
Wednesday, October 22, 2025 4:00–6:00 p.m.	Clarksburg High School, Cafeteria 22500 Wims Road Clarksburg Maryland 20871
Wednesday, October 29, 2025 4:00–6:00 p.m.	John F. Kennedy High School, Auditorium Lobby 1901 Randolph Road Silver Spring, Maryland 20902

Open Enrollment Assistance

During Open Enrollment, ERSC staff members will be available to assist you Monday through Friday. Due to high call volume during this time, you are encouraged to attend the health fairs mentioned above. You also may contact ERSC in one of the following ways, listed in recommended order:

1. **Virtually through a Microsoft Teams meeting:** Sign up for a 15-minute session on the MCPS Open Enrollment web page at—
www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment
2. **In-person or by email at ERSC@mcpsmd.org:**
 - Monday, Tuesday, Thursday, Friday—8:00 a.m.–12:45 p.m. and 2:00–4:30 p.m.
 - Wednesday—10:00 a.m.–12:45 p.m. and 2:00–4:30 p.m.
3. **By telephone at 240-740-8100:**
 - Monday, Tuesday, Thursday, Friday—8:00 a.m.–12:45 p.m. and 2:00–4:15 p.m.
 - Wednesday—10:00 a.m.–12:45 p.m. and 2:00–4:15 p.m.

ACF:mjw

Attachments

Approved by:



Ivon Alfonso-Windsor, Chief Financial Officer