

# PGCPS BENEFITS

## 2020

### RETIREE BENEFITS ENROLLMENT DECISION GUIDE



# AT PRINCE GEORGE'S COUNTY PUBLIC SCHOOLS OUR FOCUS IS YOU

You dedicated your career to delivering support, services and a high-quality learning environment to ensure our students are ready for college and careers in a global society.

While you focused on the success of our students, we continue to focus on offering comprehensive and competitive benefits to support you and your family. **Our Focus is You.**

PGCPS makes a significant investment in your benefits. In fact, the School Board's share of the cost for retirees remains at 80% for medical, prescription drug, vision and dental coverage.

Open Enrollment is your once a year opportunity to review your options and select the medical benefits that work best for you and your family. During Open Enrollment, you can:

- Drop your current coverage—if you drop coverage, you will not be able to re-enroll at a later date;
- Drop dependents—if you drop a dependent, that dependent will not be able to enroll at a later date; or
- Switch medical plans from CareFirst to Kaiser Permanente or from Kaiser Permanente to CareFirst.

You cannot enroll for new coverage (medical, prescription drug, dental, vision) that you did not elect at retirement. You cannot add new dependents.

If you are satisfied with your current benefit elections, no action is required.

## KNOW YOUR RIGHTS AND RESPONSIBILITIES

Visit [www.pgcps.org/benefits](http://www.pgcps.org/benefits) to access required federal notices which outline your rights and responsibilities.

Or, request a printed copy by calling PGCPS Benefits Services at **301-952-6600**.

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**PGCPS PROUD**

# ELIGIBILITY & ENROLLMENT

The annual Open Enrollment period for 2020 benefits is October 14 – 25, 2019. Any changes you make will be effective January 1, 2020.

## WHO IS ELIGIBLE

Eligible Prince George’s County Public Schools (PGCPS) retirees may continue their enrollment for benefits described in this guide based on their coverage at their date of retirement. You cannot enroll for new coverage if you did not have that coverage at the time of your retirement. Eligible dependents include you:

- Spouse
- Eligible children up to age 26, including your biological children, stepchildren, adopted children and children for whom you have legal guardianship. You may cover disabled dependents beyond age 26 if the disability is certified by the carrier.

## HOW TO MAKE CHANGES

During the annual Open Enrollment period (October 14 – 25, 2019), if you want to delete dependents, drop coverages or switch between plans (Kaiser to CareFirst or vice versa) complete and return the Retiree Enrollment Form to:

### **PGCPS Benefits Services Office**

Sasscer Administration Building, Room 132  
14201 School Lane  
Upper Marlboro, MD 20772

301-952-6600

[pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org)

The form is enclosed with this guide or available by contacting PGCPS Benefits Services.

## PAYING YOUR PREMIUMS

As a retiree, your monthly premiums for health care benefits are deducted from your Maryland State Retirement and Pension System (MSRPS) pension check. If your pension check does not cover the full cost of your monthly premiums, you will receive monthly invoices from WageWorks, the PGCPS direct bill administrator. If you are a surviving spouse or dependent receiving a pension check from the MSRPS, you may elect to have your health insurance premiums deducted from your pension check.

It is your responsibility to make sure your benefit deductions match the coverage you requested. If there is an error or omission in your deductions, you should immediately contact PGCPS Benefits Services at **301-952-6600**. Any missed deductions for your health benefits will automatically be taken in addition to the regular deduction on the next available pension check. One missed deduction per pension check will be taken until the arrearage amount is paid. You must pay all missed premiums or your coverage will be canceled and you will not be able to re-enroll in the plan at a later date.

## **CURRENT ELECTIONS WILL CONTINUE**

If you are satisfied with your current benefit elections, no action is required.

If you want to delete dependents, drop coverages or switch between plans (Kaiser to CareFirst or vice versa) complete and return the Retiree Enrollment Form by October 25, 2019.

# MEDICAL

You can choose from two medical plan options: the Kaiser Permanente Health Maintenance Organization (Kaiser) or the CareFirst BlueChoice Triple Option (CareFirst).

## KAISER

With Kaiser, you have a one-stop shop for primary care physicians, lab work and other services. All your care is provided at Kaiser facilities and by Kaiser providers. Kaiser offers 31 locations, 11 hospitals and 14 urgent care locations in the Mid-Atlantic region, including the state-of-the-art Largo Medical Center in Upper Marlboro. Visit [my.kp.org/pgcps](https://my.kp.org/pgcps) to choose a provider near you.

There is no deductible to meet and most eligible services are covered at 100% after you make any required copayment. Prescription drug coverage is included.

### Vision Essentials

The Kaiser plan includes coverage for eye exams, glasses and contacts. As a Kaiser member, your eye health information becomes part of your complete medical record, which helps you and your medical team get a total picture of your health. Regular eye exams can detect not only vision problems, but also certain health conditions.

### Preventive Dental

As a Kaiser participant, you have access to the \$30 Preventive Plan. You pay a \$30 copay for each covered preventive care office visit such as routine cleanings and certain X-ray procedures. For more information, visit [DominionNational.com/kaiserdentists](https://DominionNational.com/kaiserdentists) or call 855-733-7524.

**If you are a Medicare-eligible retiree and want to enroll in the Kaiser plan, you must complete the PGCPs Retiree Enrollment Form and the Kaiser Permanente Medicare Plus application form. Access the form by contacting Kaiser at 301-321-5172 or the PGCPs Benefits Office at 301-952-6600.**

When you enroll in Kaiser, the following programs and services are available to you:

- **Transportation to appointments – New:** Now it's even easier to access care. Kaiser Medicare participants can receive up to 24 rides per plan year for non-urgent medical appointments at Kaiser medical centers and contracted facilities.
- **Online wellness tools:** Visit [kp.org/healthyliving](https://kp.org/healthyliving) for wellness information, health calculators, fitness videos, podcasts and recipes from world-class chefs.
- **Personal wellness coaching:** Get help reaching your health goals. Work one-on-one with a wellness coach by phone at no cost. Find out more at: [kp.org/wellnesscoach](https://kp.org/wellnesscoach).
- **Special rates for members:** Enjoy reduced rates on products and services that can help you stay healthy – like gym memberships, massage therapy and more. Explore your options at: [kp.org/choosehealthy](https://kp.org/choosehealthy).
- **Telemedicine:** With [kp.org](https://kp.org) and the **KP app**, you can see your doctor face-to-face without visiting the office. You can have a video visit with your personal doctor from home, work or on the go. You just need to be a Kaiser member at least 18 years of age with a camera-equipped computer or mobile device. In case of urgent care, video visits are available with an emergency medicine physician who is connected to your personal medical record. Video visits for urgent and non-urgent health concerns do not have a copay.
- **BrainHQ:** Your brain is the center of everything you think, do and feel. That's why Kaiser is offering BrainHQ: an online exercise to help you improve cognitive function (including memory, attention and processing speed) as well as daily life. BrainHQ features weekly challenges to inspire you to improve, a personalized trainer, progress reports, monthly tips and more.

## CAREFIRST

With CareFirst, you have access to a wide range of providers. If you select a provider in the BlueChoice HMO network, you receive the highest level of benefits. If you select a BluePreferred PPO provider, the plan pays benefits at the PPO level. If you select a non-participating provider, you still have coverage through the plan's Indemnity option but your out-of-pocket costs will be higher.

You have access to care in a variety of settings, including through:

- **A primary care provider (PCP).** Establishing a relationship with a primary care provider is the best way to receive consistent, quality care.
- **FirstHelp, a free 24-hour nurse advice line.** Call **1-800-535-9700** anytime to speak with a registered nurse. Nurses can provide you with medical advice and recommend the most appropriate care.
- **A CareFirst Video Visit.** You can consult with a board-certified doctor on your smartphone, tablet or computer. To get started, visit: [www.carefirstvideovisit.com](http://www.carefirstvideovisit.com).
- **Convenience care centers** located inside a pharmacy or retail store, such as a CVS MinuteClinic or Walgreens Healthcare Clinic.
- **Urgent care centers** have a doctor on staff and are an option when you need care on weekends or after hours.
- **An emergency room**, providing treatment for acute illnesses and trauma.

To learn more, visit [www.carefirst.com/pgcps](http://www.carefirst.com/pgcps).



**PGCPS PROUD**

## Take Charge of Your Health

Whether you're trying to lose weight, improve your well-being or simply live a healthier lifestyle, CareFirst offers tools and resources to help you reach your goals.

As part of your health coverage, you have access to the CareFirst Health & Wellness program that can help you:

- Become aware of unhealthy habits.
- Improve your health with programs that target your specific health or lifestyle concerns.
- Get and stay healthy with a wealth of online tools and resources.

To learn more, log in to [www.carefirst.com](http://www.carefirst.com) or call **1-800-783-4582**.

### Sharecare

CareFirst has partnered with Sharecare, Inc.\* to bring participants an exciting, new wellness program. The program includes an engaging digital experience packed with motivating wellness tools and resources, including:

- **RealAge® test:** Take the online health assessment to discover the physical age of your body compared to your calendar age.
- **Trackers:** Connect wearable devices to monitor daily habits like sleep, steps, nutrition and more.
- **Health profile:** Access your important health data like biometric information, vaccine history, lab results and medications all in one place.
- **Specialized programs:** Take advantage of tobacco cessation support, financial wellbeing tools and more.

To get started, visit [www.carefirst.com/sharecare](http://www.carefirst.com/sharecare) and enter your CareFirst account username and password then complete the registration to link Sharecare with your CareFirst account.

\* Sharecare, Inc. is an independent company that provides health improvement management services to CareFirst members.

## MEDICAL COVERAGE AT A GLANCE

	KAISER	CAREFIRST		
		BlueChoice HMO	BluePreferred PPO	Indemnity Option
<b>Features</b>				
<b>Annual Deductible</b>				
Employee Only	None	None	\$200	\$500
Employee + Dependents (Family)	None	None	\$600	\$1,000
<b>Annual Out-of-Pocket Maximum</b> (includes Annual Deductible)				
Employee Only	\$3,500	\$1,000	\$1,000	\$2,000
Employee + Dependents (Family)	\$9,400	\$2,000	\$2,000	\$4,000
<b>Coinsurance</b>	Plan pays 100%	Plan pays 100%	Plan pays 80%; you pay 20% after deductible	Plan pays 70%; you pay 30% after deductible
<b>Office Visits</b>				
<b>Preventive Care</b>	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
<b>Primary Care Physician</b>	Plan pays 100% after \$10 copay	Plan pays 100% after \$10 copay	Plan pays 100% after \$20 copay	Plan pays 70% after deductible; you pay 30%
<b>Specialist</b>	Plan pays 100% after \$20 copay	Plan pays 100% after \$20 copay	Plan pays 100% after \$30 copay	Plan pays 70% after deductible; you pay 30%
<b>Hospital Services</b>				
<b>Inpatient</b>	Plan pays 100%	Plan pays 100%	Plan pays 80% after deductible; you pay 20%	Plan pays 70% after deductible; you pay 30%
<b>Outpatient</b>	Plan pays 100% after \$20 copay	Plan pays 100%	Plan pays 80% after deductible; you pay 20%	Plan pays 70% after deductible; you pay 30%
<b>Emergency Room Services</b> (Copay waived if admitted)	Plan pays 100% after \$150 copay	Plan pays 100% after \$150 copay	Plan pays 100% after \$150 copay	Plan pays 100% after \$150 copay
<b>Mental Health and Substance Abuse Treatment</b>				
<b>Inpatient</b>	Plan pays 100%	Plan pays 100%	Plan pays 100% after deductible	Plan pays 70% after deductible; you pay 30%
<b>Outpatient</b>	Plan pays 100% after \$5 copay (group) \$10 copay (individual)	Plan pays 100% after \$10 copay	Plan pays 100% after deductible and \$20 copay	Plan pays 70% after deductible; you pay 30%
<b>Vision Care</b>				
<b>Routine Eye Exam</b> (once every 12 months)	Plan pays 100% after \$10 copay	Plan pays 100% after \$10 copay	Plan pays 100% after \$10 copay	N/A
<b>Frames</b>	Plan pays 100% from approved collection	Discounts available	Discounts available	N/A
<b>Eyeglass Lenses/Contact Lenses</b>	Plan pays 100%	Discounts available	Discounts available	N/A

# PRESCRIPTION DRUG

Prescription drugs can be a significant expense. PGPCS gives you access to prescription drug benefits at retirement to help meet your needs.

If you participate in the Kaiser medical plan option, prescription drug benefits are included with your coverage. You will receive all prescription medications through a Kaiser facility or pharmacy, either at an onsite facility or a participating pharmacy.

Coverage is available through CVS Caremark for non-Medicare retirees and SilverScript, a CVS Caremark subsidiary, for Medicare retirees. With CVS Caremark/SilverScript, you can have prescriptions filled at thousands of retail pharmacies nationwide or by mail order.

Prescriptions	KAISER		CAREFIRST
	Onsite Facility	Participating Pharmacy	Administered by CVS Caremark/SilverScript <sup>1</sup>
<b>Retail</b>	(up to a 60-day supply)	(up to a 60-day supply)	(up to a 34-day supply)
Generic Preventive Care	100% covered, no deductible	100% covered, no deductible	100% covered, no deductible
Other Generic	\$5 copay	\$15 copay	\$10 copay
Preferred Brand (Formulary)	\$15 copay	\$25 copay	\$40 copay
Non-Preferred Brand	\$15 copay	\$25 copay	\$70 copay
<b>Maintenance Drugs/ Mail-Order</b>	(61 to 90-day supply)	(61 to 90-day supply)	(up to a 90-day supply)
Generic Preventive Care	100% covered, no deductible	100% covered, no deductible	100% covered, no deductible
Other Generic	\$7.50 copay	\$22.50 copay	\$20 copay
Preferred Brand (Formulary)	\$22.50 copay	\$37.50 copay	\$80 copay
Non-Preferred Brand	\$22.50 copay	\$37.50 copay	\$140 copay

<sup>1</sup> CVS/Caremark for retirees not eligible for Medicare; SilverScript for Medicare-eligible retirees.

**If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Refer to the required notice, Prescription Drug Coverage and Medicare Notice of Creditable Coverage available on [www.pgpcs.org/benefits](http://www.pgpcs.org/benefits) for more information.**

# VISION

If you are enrolled in a PGPCS medical plan, some vision benefits are included. If you are not enrolled in medical coverage through PGPCS or need additional coverage, the BlueVision Plus plan is available as a stand-alone option.

The BlueVision Plus plan includes vision services such as routine eye examinations, eyeglasses and contact lenses. The plan is offered by CareFirst BlueChoice through the Davis Vision, Inc. national network of providers.

You have the option of seeing providers in or out of the Davis Vision network; however, benefits are higher when you use in-network providers.



**PGPCS PROUD**

Frames	In-Network	Out-of-Network
Davis Vision Frame Collection	\$25 copay	N/A
Non-Collection Frame	Plan pays up to \$70; you pay balance minus 20% discount	Plan pays \$20; you pay balance
Eyeglass Lenses		
Single Vision	\$10 copay <sup>1</sup> or \$30 copay	Plan pays \$40; you pay balance
Lenticular	\$10 copay <sup>1</sup> or \$30 copay	Plan pays \$130; you pay balance
Basic Bifocal	\$10 copay <sup>1</sup> or \$30 copay	Plan pays \$60; you pay balance
Basic Trifocal	\$10 copay <sup>1</sup> or \$30 copay	Plan pays \$80; you pay balance
Contact Lenses		
Davis Vision Contact Lens Collection	100% covered, no copay	N/A
Medically Necessary Contacts	100% covered, no copay; prior approval required	Plan pays \$230; you pay balance
Non-Collection Lenses	Plan pays up to \$105; you pay balance minus 15% discount	Plan pays \$105; you pay balance

<sup>1</sup> The \$10 copayment applies toward spectacle lenses when members receive services at an Eye Care Centers of America retail location such as Visionworks and Hour Eyes.



# DENTAL

You have access to dental benefits through PGCPs at retirement.

Dental benefits include coverage for routine diagnostic services such as exams and cleanings, as well as basic services such as fillings and extractions, and major services such as crowns and dentures. Orthodontia for both children and adults is available.

Dental benefits are provided through Aetna. With PGCPs' dental benefits, you may see providers in or out of the Aetna provider network, but your out-of-pocket cost for care will generally be less when you use in-network providers.

Aetna does not provide dental cards. You can print out a card and access claim forms on [www.aetna.com](http://www.aetna.com).

Features	In-Network	Out-of-Network
<b>Annual Deductible</b> Retiree Only Retiree + Dependents (Family)	\$50 \$100	\$100 \$200
<b>Annual Benefit Maximum</b> (preventive, minor and major services)	\$4,000 per person	\$3,000 per person
<b>Lifetime Orthodontia Maximum</b>	\$3,000 per person	\$3,000 per person
Services	Plan Pays	Plan Pays
<b>Preventive Care</b> (exams, X-rays, cleanings)	100% no deductible	90% no deductible
<b>Basic Services</b> (fillings, root canals, extractions)	100% after deductible	90% after deductible
<b>Major Services</b> (crowns, inlays, onlays)	60% after deductible	50% after deductible
<b>Orthodontia</b> (adults and children)	50% after deductible	40% after deductible

# LIFE

PGCPs pays the full cost for this coverage.

Your benefit amount is based on your retirement date:

- If you retired July 1, 2006 or prior, your group life insurance is reduced according to a specified reduction schedule.
- If you retired on or after August 1, 2006, you will receive PGCPs-sponsored life insurance in the amount of 25% of your benefit amount on the day preceding retirement, up to a maximum of \$25,000.

MetLife issues PGCPs' life insurance benefits. For additional information, contact the Benefits Services Office.



# 2020 RATES

## MEDICAL AND PRESCRIPTION DRUG

	<b>KAISER MEDICAL AND PRESCRIPTION DRUG</b>	<b>CAREFIRST MEDICAL</b>	<b>CAREMARK PRESCRIPTION DRUG</b>
<b>Non-Medicare (20% contribution)</b>	<b>Monthly</b>	<b>Monthly</b>	<b>Monthly</b>
Retiree Only	\$114.45	\$104.26	\$43.85
2 Individuals (Non-Medicare)	\$259.80	\$208.52	\$87.70
Family	\$273.54	\$266.51	\$88.28
<b>Medicare (20% contribution)</b>	<b>Monthly</b>	<b>Monthly</b>	<b>Monthly</b>
Medicare – Individual	\$ 68.53	\$ 45.65	\$43.85
Medicare – 1 Over/1 Under	\$182.98	\$149.91	\$87.70
Medicare – 2 Individuals	\$137.06	\$ 91.30	\$87.70
Medicare – 3 Individuals	\$205.60	\$136.96	\$131.55

## DENTAL AND VISION

	<b>AETNA DENTAL PPO</b>	<b>CAREFIRST VISION</b>
<b>20% contribution</b>	<b>Monthly</b>	<b>Monthly</b>
Retiree Only	\$10.10	\$0.44
2 Individuals	\$20.21	\$0.88
Family	\$33.38	\$1.10

# WHO TO CALL

PGCPS Benefits Services is available to help you answer questions about your PGCPS benefits:

- **Call:** 301-952-6600
- **Email:** [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org)
- **Visit:** Sasscer Administration Building, Room 132 (8:00 a.m. - 5:00 p.m., Monday through Friday)

Benefit partner	Phone	Web
<b>Medical/Vision</b> CareFirst Kaiser	1-800-628-8549 1-800-777-7902	<a href="http://www.carefirst.com/pgcps">www.carefirst.com/pgcps</a> <a href="http://my.kp.org/pgcps">my.kp.org/pgcps</a>
<b>Prescription Drugs</b> CVS Caremark SilverScript Kaiser	1-888-865-6564 1-844-449-8738 1-800-777-7902	<a href="http://www.caremark.com">www.caremark.com</a> <a href="http://www.caremark.com">www.caremark.com</a> <a href="http://my.kp.org/pgcps">my.kp.org/pgcps</a>
<b>Dental</b> Aetna	1-877-238-6200	<a href="http://www.aetna.com">www.aetna.com</a>
<b>Vision (Stand alone plan)</b> Davis Vision, Inc.	1-800-783-5602	<a href="http://www.davisvision.com">www.davisvision.com</a>
<b>Life Claims</b> MetLife	1-800-638-6420	<a href="http://www.WillsCenter.com">www.WillsCenter.com</a> <a href="http://www.metlifegc.lifeworks.com">www.metlifegc.lifeworks.com</a>



PGCPS provides a comprehensive benefits coverage package for retirees. This guide highlights available plan benefits, but does not include every detail of each plan. Each benefit is governed by an official plan document or insurance contract. If there is a conflict between this guide and the official plan documents, the plan documents will govern.



OCTOBER 2019