

OPEN ENROLLMENT

OCTOBER 28 – NOVEMBER 10, 2025

FOR ALL RETIREES, SURVIVING SPOUSES AND/OR DEPENDENTS

This is your once-a-year opportunity to update your benefit elections. If you want the same coverage for 2026, you do not need to do anything.



WHAT YOU NEED TO DO

1. Review your options

In the coming weeks, you will receive materials to help you understand your benefit options:

- What You Need to Know (WYNTK): Mailed to your home and posted online in mid-October. Includes 2026 rates and an overview of your options.
- PGCPS Retiree Benefits Enrollment Decision Guide: Available online in late October. Provides information to help you make the most of your benefit options.

2. Make changes by November 10, 2025

- If you want the same coverage for 2026, no action is required.
- If you want to switch medical plans or drop coverage for 2026, complete the Retiree Enrollment Form enclosed with the WYNTK mailing.
- NOTE: You cannot add dependents (spouse and/or children).

Benefits selected during Open Enrollment will be effective January 1, 2026.

Get updates and assistance

- Visit: www.pgcps.org/open
- Call: 301-952-6600
- Email: pgcps.benefits@pgcps.org



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