CHARLES COUNTY PUBLIC SCHOOLS

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Superintendent of Schools

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Benefits Manager

Office of Fiscal Services
301-934-7350
Benefits Department
301-934-7459

To: All Benefits Eligible Employees

From: Christeda Warner-Benefits Manager

Re: Health Insurance Rates for CY2026

Your selection for Medical includes Pharmacy (CVS/Caremark), Dental (Preferred Dental), and Vision (Blue Vision Plus- Davis) coverage. Charles County Public Schools (CCPS) does not offer standalone plans. Enrollment instructions are printed on the reverse side of this memo. The rates are as follows and effective Jan. 1, 2026.

Plan Name	Individual		Family	
	Monthly	Bi-Weekly	Monthly	Bi-Weekly
CareFirst Blue Preferred (PPO/PPN)	$227.00	$113.50	$608.00	$304.00
Blue Choice Opt-Out Open Access	$163.00	$81.50	$467.00	$233.50

Group Term Life Insurance for Employee Only –Employee contribution is 25% of the premium Death Benefit – 1 time annual salary

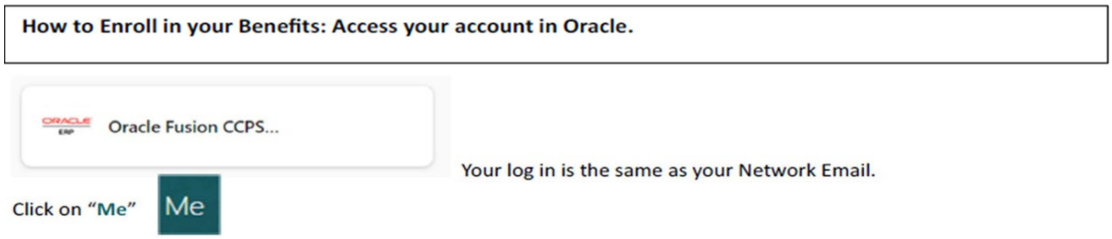
If you have any questions regarding your current health insurance coverage, please contact the Office of Fiscal Services, Employee Benefits at 301-934-7202 or 301-934-7317 or EmployeeBenefits@ccboe.com.

Charles County Public Schools
Health, Life, and Flexible Spending
Online Benefit Enrollment Instructions

Before you enroll:

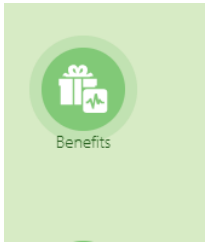
Familiarize yourself with your options by reading the Benefit Guide. Have the following information available (including your dependents):

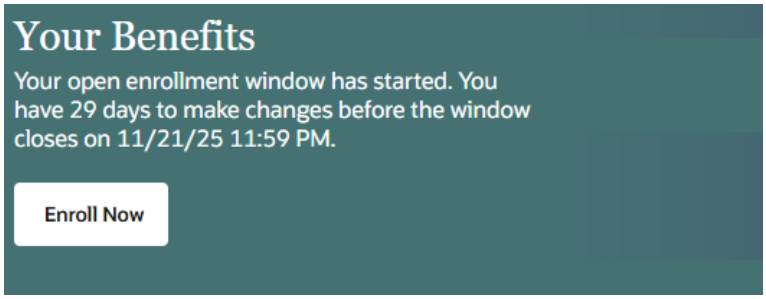
- Social Security Number (s).
- Copies of birth certificates and/or marriage licenses.
- Information on any other medical coverage (i.e. Medicare).
- Disability certification form for dependents needing continued coverage.



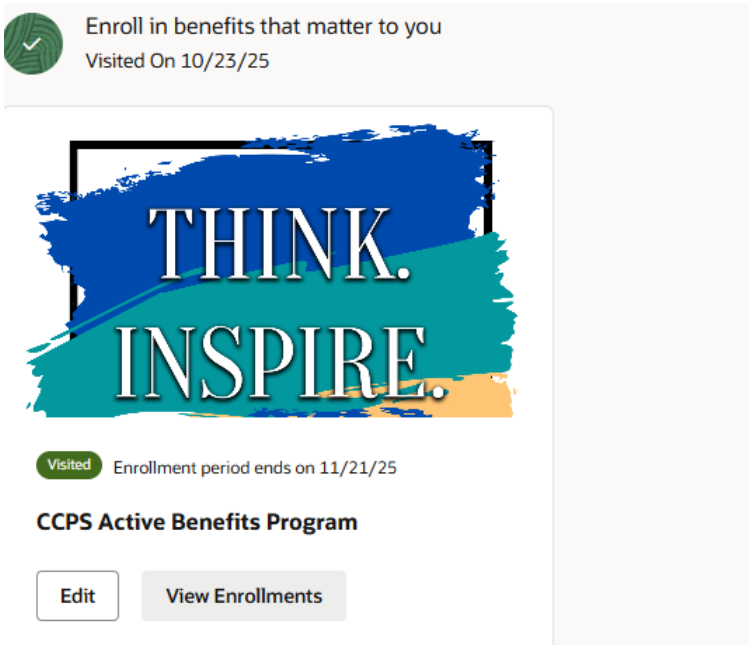
To enroll in benefits for Oracle, members should follow these steps:

1. **Access the Benefits Enrollment Page**: Click on "Me," then "Benefits," and select "Enroll Now" to start the enrollment process.

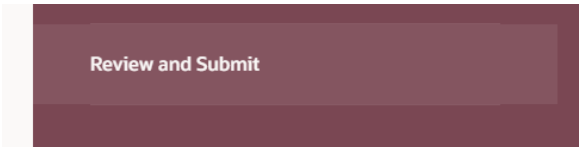




2. **Choose Enrollment Path**: Members can select between the Express path for quick review and submission or the Discovery path for a detailed analysis of available benefits.



3. **Submit Enrollment**: After completing the tasks, click "Continue" and then "Done" to finalize the enrollment. This will be found on the bottom right of the screen



4. **Complete Required Tasks**: Fill out the necessary tasks as prompted on the page.