

OPEN ENROLLMENT FREQUENTLY ASKED QUESTIONS

1. WHEN IS OPEN ENROLLMENT?

Open Enrollment this year is April 20, 2026, through May 15, 2026.

2. WHO IS AN ELIGIBLE EMPLOYEE?

An Eligible Employee is an employee of Calvert County Public Schools (CCPS) who was offered health insurance benefits when they were hired. **Please Note:** If you are a non-full-time support staff or grant-funded employee; or a teacher working less than half-time, you are an Eligible Employee for health/prescription/vision/dental insurance. These employees you may be required to pay the full-cost premium for your health insurance depending on the number of hours you work per week. Please call the Benefits Office at 443-550-8315 or email at benefits@calvertnet.k12.md.us for a copy of the full-cost health premium rates.

3. WHAT IS OPEN ENROLLMENT?

Open Enrollment is the time when eligible employees can review their:

- CareFirst health/prescription, vision and dental plans and current level of coverage to determine if a change should be made and to make sure that dependents currently enrolled in their plan are in fact eligible. For 2026, a summary of Calvert County Public Schools 2026 Health/Prescription, Vision and Dental Benefits is on the CareFirst/Calvert County Public Schools' Website at: carefirst.com/ccps under Plan Information and Forms. **Please take a moment to review your current health/prescription, vision, and dental coverage.**
- CareFlex Dependent Care Accounts (DCA) and Flexible Spending Accounts (FSA). This is the time to enroll or re-enroll in these accounts to allow you to set aside pre-taxed dollars into an account to pay childcare expenses (DCA) and/or to pay for eligible medical expenses (FSA). **Keep in mind that you are required to re-enroll in these accounts each year during Open Enrollment.** For more information on this Open Enrollment, please visit the CCPS website at [Pre-Taxed Spending Accounts \(FSA/DCA\) - Calvert County Public School District \(calvertnet.k12.md.us\)](http://Pre-Taxed Spending Accounts (FSA/DCA) - Calvert County Public School District (calvertnet.k12.md.us)).

4. WHAT OPTIONS DO ELIGIBLE EMPLOYEES HAVE DURING OPEN ENROLLMENT?

- **Change to a different health plan.**
- **Change coverage levels by adding or deleting dependents.**
- **Waive health/prescription, vision and/or dental coverage for the 2026-2027 plan year.**
(Contact the Benefits Office at benefits@calvertnet.k12.md.us or at 443-550-8315 for assistance.)

5. WHEN DO THE OPEN ENROLLMENT CHANGES BECOME EFFECTIVE?

All new enrollments and changes during Open Enrollment become effective July 1, 2026, provided all required documentation is submitted and your requests have been approved by the Benefits Office.

6. HOW DO ELIGIBLE EMPLOYEES ENROLL?

All Employees are required to re-enroll or make any changes through your Employee Access Center (EAC) each year. Instructions to assist you through this process can be found at this link:

[Human Resources - OPEN ENROLLMENT - All Documents \(sharepoint.com\)](#).

Any benefits-eligible employee who does not complete their Open Enrollment process through their EAC account by deadline (midnight on May 15, 2026):

- **Will automatically be enrolled in Self Only HMO Health/Prescription plan for the 2026-2027 plan year.**

After Open Enrollment closes (May 15, 2026):

- Everyone is locked into their CareFirst Health/Prescription, Vision and/or Dental coverage levels until June 30, 2027, or unless they have a qualifying life event change. See **Change of Life Events** section on the next page.
- CareFlex Dependent Care Accounts (DCA) and Flexible Spending Accounts (FSA) are locked until June 30, 2027, or unless they have a qualifying life event change. See **Change of Life Events** section on the next page.

7. CHANGE OF LIFE EVENTS

What happens to eligible employees' benefits if they get married, have a baby, adopt a child, get divorced, lose coverage through their spouse, etc.?

If an eligible employee/retiree experiences any change of life events listed above, they need to inform the Human Resources Department **WITHIN 30 DAYS OF THE EVENT EFFECTIVE DATE** and provide the Human Resources Department with certified documentation such as a marriage license, birth certificate, divorce decree or court orders. Please contact the Benefits Office at benefits@calvertnet.k12.md.us or call 443-550-8315 for assistance.

8. WHAT SHOULD ELIGIBLE EMPLOYEES DO IF THEY HAVE QUESTIONS ABOUT THEIR INSURANCE PLAN(S) DURING OPEN ENROLLMENT?

You should stop by one of the in-person Open Enrollment Meetings offered by CCPS, see dates/times below. If you would rather drop in on one of the Virtual Open Enrollment Meetings, see dates/times below, email the Benefits Office at benefits@calvertnet.k12.md.us and request to be invited to the virtual meeting of your choice.

These meetings provide a time for you to speak to our Account Representatives from CareFirst, and Careflex, to ask your questions regarding their plan offerings and Open Enrollment. A Representative from the CCPS Benefits Office will be there as well to assist you through your Open Enrollment process through your EAC account, if needed.

Below are the dates/times of these meetings. You do not have to attend the entire meeting time. You can drop in anytime during the In-Person Meetings. The Virtual Meetings you will need to email the Benefits Office at benefits@calvertnet.k12.md.us to be invited electronically.

Wednesday, April 22, 2026:	8:30AM – 4:30PM (In Person-Central Office Board Room)
Thursday, April 30, 2026:	10:00AM – 12:00PM (Virtual via TEAMS)
Monday, May 4, 2026:	9:30AM – 5:30PM (In Person-Central Office Board Room)
Saturday, May 9, 2026:	10:00AM – 12:00PM (Virtual via TEAMS)
Wednesday, May 13, 2026:	3:30PM – 5:30PM (Virtual via TEAMS)

If you are not available for any of these meetings above, please contact the Benefits Office directly at benefits@calvertnet.k12.md.us or call 443-550-8315 for assistance.