

RETIREES 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 RETIREE?**

An Eligible Retiree is a retiree from Calvert County Public Schools (CCPS) who was offered health insurance benefits when they retired. Please call the Benefits Office at 443-550-8315 or email at benefits@calvertnet.k12.md.us with any questions regarding insurance eligibility.

3. **WHAT IS OPEN ENROLLMENT?**

Open Enrollment is the time when eligible retirees can review their health 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. A summary of Calvert County Public Schools 2026 Health, Vision and Dental Benefits is on the CareFirst/Calvert County Public Schools' website at: carefirst.com/ccps under Plan Information and Forms and is included in this packet. **Please take a moment to review your current health/prescription, vision, and dental coverage.**

4. **WHAT OPTIONS DO ELIGIBLE RETIREEES 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 changes during Open Enrollment become effective July 1, 2026, provided all required documentation is submitted and have been approved by the Benefits Office.

6. **HOW DO ELIGIBLE RETIREEES ENROLL?**

All Retirees are required to complete the paper enrollment form on the back of this packet of material to make any changes. **If you have no changes – you do not need to complete anything, and your insurance enrollments will remain the same for the next plan year.**

After Open Enrollment closes (May 16, 2026), everyone is locked into their coverage levels until June 30, 2027, or unless they have a qualifying life event change. See **Change of Life Events** section below.

7. **CHANGE OF LIFE EVENTS**

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

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

8. **WHAT SHOULD ELIGIBLE RETIREEES 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.

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.