

BARGAINING FOR BETTER HEALTH



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During bargaining, one of the top concerns raised by workers was the cost and coverage of the current Cigna health plan. In response, FEU negotiated a commitment from FCPS to issue a Request for Proposals from other health insurance providers before the expiration of the Cigna contract. Our contracts also established the Healthcare Advisory Committee (HAC) to bring worker input to the forefront of addressing rising healthcare costs and improve coverage for FCPS employees.

The HAC formally recommended a plan for adoption, which includes the following key changes:

Switching Health Insurers

- Upon the start of the 2026 calendar year, FCPS will switch its Preferred Provider Organization (PPO) plan from Cigna to CareFirst BlueCross BlueShield (BCBS).
- Employees still have the option of the Kaiser Health Maintenance Organization (HMO) plan.

In addition to changing health insurance providers from Cigna to BCBS, HAC union representatives also negotiated significant improvements to plan design in the BCBS plan to reduce out-of-pocket expenses for FCPS employees.



SCAN FOR DETAILS ON THE CHANGE →



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Lower Deductibles and Out-of-Pocket Maximums

Individual deductible: reduced from \$400 to \$300

Family deductible: reduced from \$800 to \$600

Out-of-pocket In-Network Maximum: reduced from \$3,250 to \$2,500 (individual) and from \$6,500 to \$5,000 (family)

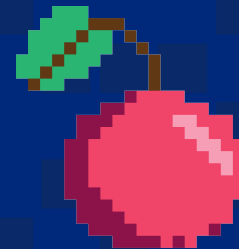
Reduced Copays to Improve Care Accessibility

Primary Care: reduced from \$25 to \$10

Specialist: reduced from \$50 to \$20

Emergency Room: reduced from \$300 to \$250

Inpatient Stay: reduced from \$250 to \$150



Lower Prescription Drug Costs

Generic 30-day supply: reduced from \$10 to \$7

Max out-of-pocket for brand name 30-day supply: reduced from \$100 to \$75

Additional savings on specialty medications through PrudentRx (review FCPS Benefits Briefing for more details).

If FCPS stuck with Cigna, cost-sharing mechanisms like out-of-pocket costs would not be reduced, coverage would remain unchanged, and premiums would increase by 23 percent for FCPS workers. HAC union representatives knew that a 23 percent premium increase, along with no alteration to plan coverage or reduction to out-of-pocket costs would be unsustainable for FCPS workers. By switching to the BCBS plan, the HAC was able to moderate premium increases while also reducing out-of-pocket costs and deductibles and expanding coverage.

In sum, as a result of union members' input into the process of selecting our health insurance provider and plan design, FCPS workers now have a plan that is more affordable at the point of service with increased coverage. When workers have a say over their benefits, we can achieve significant improvements to the status quo.

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