2026 Annual Open Enrollment



What's Changing for 2026

State Health Benefit Plan Updates



- The medical plan premiums will have an increase of approximately 10%.
- To help medical plan members save more by using Tier 1/Generic prescriptions, the Tier 1 copays will be reduced and the copays for Tiers 2 and 3 will have a slight increase for the HMO and HRA plans.

Voluntary Plan Updates for 2026

- There are numerous changes to your district benefits for 2026.
- The new plans were selected for strong coverage and overall value.
 Together, they create an enhanced benefits portfolio with a wide range of options to help you choose the benefits that best fit your needs.
- New dental, disability, accident, critical illness, hospital indemnity, whole life insurance, and Employee Assistance Program offered by Unum will be offered.
- Enhanced vision and voluntary life insurance benefits will be offered.
- The Flexible Spending Accounts (FSAs) have a new administrator, Consolidated Admin Services (CAS), to provide improved employee support. The Dependent Care FSA has an increased annual maximum contribution of \$7,500 for 2026.
- A new identity theft benefit will be offered.

Need In-Person Help with Your Enrollment?

Attend an enrollment session for assistance with questions and enrollment.

Wednesday, October 22

- Coffee Middle School: 901 Connector 206 North
- 7 a.m. to 5 p.m.

Tuesday, October 28

- Bus Shop: 1451 Kellogg Drive
- 7 a.m. to 5 p.m.

Tuesday, November 4

- Eastside Elementary: 603 North McDonald Ave.
- 7 a.m. to 5 p.m.

Monday, October 20 through Friday, November 7

SHBP

Enrollment is **strongly encouraged**. If you take no action, your existing medical plan election will carry forward to 2026.

Voluntary Benefits

Because we are offering a new voluntary benefits package for 2026, enrollment is **strongly encouraged.**However, if you take no action, your current plan elections will be continued the new benefits for 2026.

Exception: FSA Plan
Annual election is required for FSA

benefits service center

Questions?

Contact the
Benefits Service Center:
(833) 763-3335 or
support@coffeebenefits.org

Mon - Thurs: 8am to 6pm Fri: 8am to 5pm EST

<u>Complete Open Enrollment information</u> <u>is located at www.coffeebenefits.org</u>.