

## 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

Complete Open Enrollment information  
is located at [www.coffeebenefits.org](http://www.coffeebenefits.org).