

2026 Annual Open Enrollment



What's Changing

October 20 – November 7

State Health Benefit Plan Updates



- The medical plan premiums will have an increase of approximately 10%.
- Copays for Tier 1 / generic copays will be reduced, and copays for Tiers 2 and 3 will have a slight increase for the HMO and HRA plans.

Voluntary Plan Updates for 2026

- Vision: We will offer **two MetLife vision plans with enhanced benefits and network choice**. The new plan option includes additional local in-network vision providers.
- **New Voya Financial life insurance and disability plans:** Currently enrolled employees may increase life insurance, subject to the guarantee issue amounts at this time with no health questions. Employees may newly elect disability coverage during Open Enrollment with no health questions.
- **New Voya Financial critical illness, accident, and hospital indemnity plans** will be offered.
- The **Dependent Care FSA**, primarily used for child day care expenses, has an **annual contribution of \$7,500** for 2026.

Need In-Person Enrollment Assistance?

Attend an on-site enrollment session:

Monday, October 27

Central Office: 110 North ABC Street: 8am to 4:30pm

Tuesday, October 28

Transportation Dept: 151 South ABC Street: 8:30am to noon

Central Office: 1pm to 4:30pm

2026 Open Enrollment

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

Enrollment is **strongly encouraged**.

However, a voluntary 2026 benefits enrollment election is **not required**. If you take no action, your existing benefits will be continued to 2026.

Exception: FSA Plan Annual election is required for FSA.



**benefits
service center**

Questions?

Contact the Baldwin County
Schools Benefits Service
Center at **(877) 395-4741**.

Mon – Thurs: 8am to 6pm
Fri: 8am to 5 pm

Visit www.baldwincountyschoolsbenefits.com
for Open Enrollment information.