

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%.
- 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

- **New! MetLife Vision insurance will be offered. You can choose from two options:**
 - **Superior Vision** – Offers the largest provider network
 - **VSP Choice** – Features a smaller network but includes in-network coverage for providers which may not be in the Superior network
- **MetLife Dental insurance has a change in orthodontic coverage.** For 2026, orthodontia coverage will only be available on High Plan, with an increased benefit maximum of \$3,000 and a minor premium increase. Orthodontia coverage will be removed from the Low Plan, with a slight premium reduction.
- **Dependent Care Flexible Spending Account: Increased Annual Max – \$7,500**
- **Voluntary Life Insurance**
 - **Special Enrollment Opportunity:** You may elect coverage at this time for yourself, your spouse, and your children up to the Guarantee Issue amounts with no health questions. We encourage you to take advantage of this enrollment opportunity during this Open Enrollment.
 - **Spouse Life Insurance Coverage**
 - The maximum spouse coverage option will be increased to \$250,000.
 - \$25,000, \$50,000, \$100,000, \$150,000, \$200,000, and \$250,000 coverage options will be available.
 - The Guarantee Issue amount (no health questions) is \$50,000.
 - The \$5,000 flat-rate coverage option is being increased to \$10,000.
 - The cost will be \$3.06 for the new coverage option.

SHBP

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

Local Benefits

Enrollment is **strongly encouraged**. However, if you take no action, your existing benefits will be continued to 2026.

Exception: FSA Plan
Annual election is required for FSA

Open Enrollment
information is located at
www.hcbebenefits.com

Questions?

Contact the Benefits Service
Center at (866) 671-0721.

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

Need Assistance?

Attend an onsite session for in-person assistance with enrollment and benefits questions.

Friday, October 24, 2025

1:00 p.m. – 6:00 p.m.
Transportation Building

Tuesday, October 28, 2025

1:00 p.m. – 6:00 p.m.
Houston County Career Academy, Room 701

Thursday, October 30, 2025

1:00 p.m. – 6:00 p.m.
Houston County Career Academy, Room 701

Tuesday, November 4, 2025

10:00 a.m. – 6:00 p.m.
Central Office – HR Board Room

Thursday, November 6, 2025

1:00 p.m. – 6:00 p.m.
Transportation Building

Attend a webinar for an overview of your benefits and what's changing for 2026. You also have the ability to ask questions during the webinar.

Webinar #1

Tuesday, October 21, 2025
5:00 p.m. – 6:00 p.m.

Webinar #2

Monday, October 27, 2025
5:00 p.m. – 6:00 p.m.