

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

- The 2026 vision plan premiums will have an increase of 15%.
- The 2026 Identity Theft plan has some benefit enhancements, with no change in the employee premiums.
- The Dependent Care Flexible Spending Account (FSA) 2026 maximum contribution will be \$7,500. As a reminder, this account is primarily used for child day care expenses.

Need In-Person Assistance?

Attend an enrollment session for assistance with benefits questions and enrollment.

Friday, 10/24

Ebenezer Middle School: 8am – 11:30am
Rincon Elementary School: 12:30pm – 4pm

Monday, 10/27

South Effingham High School: 8am – 11:30am
South Effingham Middle School: 12:30pm – 4pm

Friday, 10/31

Effingham High School: 8am – 11:30am
Effingham Middle School: 12:30pm – 4pm

Monday, 11/3

Central Office: 8am – 4pm



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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

An active election is required.

Exception: FSA Plan
Annual election is required for FSA

Complete Open Enrollment information is located at
www.effinghamschoolsbenefits.com.

Questions?

Contact the Benefits Service Center at **(844) 249-3273**.
Mon – Thurs: 8am to 6pm and Fri: 8am to 5pm



**benefits
service center**