

2025 Annual Open Enrollment



What's Changing

State Health Benefit Plan Updates



- Premiums will increase for all medical plan options in 2025, with a weighted average increase of 6%, depending on the selected Plan Option and Tier.
 - For Employee Only coverage, the average monthly increase is \$5.83.
 - For Family coverage, the average monthly increase is \$22.74.
- There are no changes to medical plan benefits or coverage options.

Voluntary Plan Updates for 2025

- **Dental:** For 2025, we will offer United Concordia dental in place of the existing dental plan options. With United Concordia, you will gain access to a larger network of providers and more competitive premiums compared to the current plan.
- **Long Term Disability Plans:** There is a premium increase for 2025.
- **Accident, Hospital Indemnity, and Critical illness Plans:**
 - These plans will be insured by Unum, with a slight premium reduction.

Need In-Person Help with Your Enrollment?

On-site representatives will be available during Open Enrollment. Visit www.effinghamschoolsbenefits.com for the complete schedule.

Week 1: Tuesday, Oct 15

Week 2: Friday, Oct 25

Week 3: Thursday, Oct 31, and Friday Nov 1

Week 4: Monday, Nov 4, Tuesday, Nov 5, and Wednesday, Nov 6

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

2025 Annual Open Enrollment

October 15–November 8

SHBP

Enrollment is strongly encouraged. If you take no action, your existing medical plan election will carry forward to 2025.

Voluntary Benefits

An active election is **required**. If you do not complete an active enrollment for your voluntary benefits, your current benefits will carry forward to 2025.

Exception – FSA Plan – annual election is required for FSA



benefits service center

Questions?

Contact the Benefits Service Center at
(844) 249-3273.

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