

***FLOYD COUNTY
SCHOOLS***

***OPEN
ENROLLMENT BENEFIT
YEAR 2026***

***OCTOBER 20, 2025
THROUGH
OCTOBER 31, 2025***

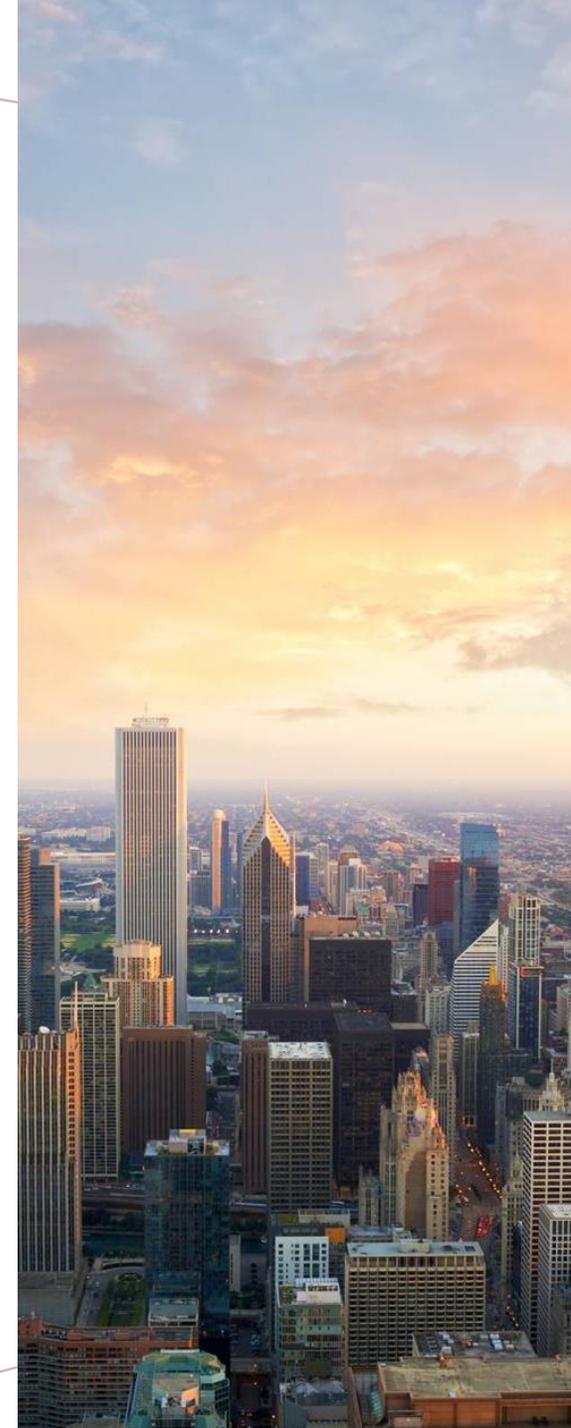


Beneficiaries

TRS

Life Insurance (FCS and private sector)

Local Plans (Critical Illness, Accident)



WELLNESS BENEFIT

State Health ~ Sharecare
Accident Insurance ~ \$50
Critical Illness ~ \$50

You can still do your Wellness Benefit on Chubb
policies for 2024.



Please make sure that your mailing address in Munis is correct and your email address and mailing address is correct in CHUBB/Selerix.

Please make sure that your mailing address and email address is correct in TRS. In TRS, your email address needs to be your personal address.

Make sure your phone number is also correct in MUNIS!!





FLEXIBLE SPENDING ACCOUNT

MEDICAL AND DEPENDENT CARE

Must be re-elected each year during Open Enrollment

Flexible Spending is Use It or Lose It. If you have money left at the end of the year, please look online at an FSA store. There are thousands of items that qualify. Most of these items can be purchased at a pharmacy.

Dependent Care ~ There is a form now available that you can submit in January of each year and it makes reimbursement much easier.

Requesting receipts ~ We know there has been a lot of frustration with having to submit receipts. If asked to submit a receipt, it is best to submit your EOB (Explanation of Benefits). They will not accept your CC receipt with the name of the facility and the amount paid.

We have heard your frustrations concerning WEX ~ We have been working with them one on one, and they are streamlining the process.



2026 BENEFIT INCREASES

METLIFE DENTAL PLAN

We are actively looking for a new Dental carrier that works for all employees of Floyd County Schools. MetLife had proposed a 30% increase on our current plan. This is not okay with Floyd County Schools, so we have instructed our broker to search the marketplace for a more affordable plan, and they are currently accepting bids.

Since Dental and Vision goes hand in hand, the bids may come in as a package. If this is the case and the premiums are better, then we will go with a package.

2026 STATE HEALTH PREMIUM INCREASE

	Employee				Employee & Child(ren)			
	2025	2026	\$ Increase	% Increase	2025	2026	\$ Increase	% Increase
Anthem Gold	\$194.67	\$213.71	\$19.04	9.78%	\$355.26	\$390.68	\$35.42	9.97%
Anthem Silver	\$131.17	\$146.11	\$14.94	11.39%	\$247.31	\$275.76	\$28.45	11.50%
Anthem Bronze	\$82.67	\$92.12	\$9.45	11.43%	\$164.86	\$183.97	\$19.11	11.59%
Anthem HMO	\$157.53	\$177.21	\$19.68	12.49%	\$292.12	\$328.63	\$36.51	12.50%
UHC HMO	\$196.58	\$217.19	\$20.61	10.48%	\$358.50	\$396.59	\$38.09	10.62%
UHC HDHP	\$72.69	\$81.11	\$8.42	11.58%	\$147.89	\$165.26	\$17.37	11.75%
Kaiser HMO	\$157.53	\$177.21	\$19.68	12.49%	\$292.12	\$328.63	\$36.51	12.50%

2026 STATE HEALTH PREMIUM INCREASE

	Employee & Spouse				Employee & Family			
	2025	2026	\$ Increase	% Increase	2025	2026	\$ Increase	% Increase
Anthem Gold	\$482.76	\$531.82	\$49.06	10.16%	\$643.35	\$708.79	\$65.44	10.17%
Anthem Silver	\$349.41	\$389.86	\$40.45	11.58%	\$465.55	\$519.51	\$53.96	11.59%
Anthem Bronze	\$247.56	\$276.48	\$28.92	11.68%	\$329.75	\$368.33	\$38.58	11.70%
Anthem HMO	\$404.77	\$455.17	\$50.40	12.45%	\$539.36	\$606.59	\$67.23	12.46%
UHC HMO	\$486.77	\$539.13	\$52.36	10.76%	\$648.69	\$718.53	\$69.84	10.77%
UHC HDHP	\$226.60	\$253.36	\$26.76	11.81%	\$301.80	\$337.51	\$35.71	11.83%
Kaiser HMO	\$404.77	\$455.17	\$50.40	12.45%	\$539.36	\$606.59	\$67.23	12.46%

REMINDERS

- Submit your Wellness Benefits.
- Make sure your email address and mailing addresses are correct system wide.
- Make sure beneficiaries are correct.
- FCS Open Enrollment dates ~ October 20TH – 31ST
- The only increases in premiums are with State Health and MetLife.
- **Flexible Spending Accounts must be re~elected yearly.** All other benefits will automatically roll over to the 2026 benefit year beginning January 1, 2026.
- If you are planning on retiring at of the end of this school year, be sure that your benefits are the way you want them. Once you retire, those can not change.
- Be sure you know exactly what your State Health insurance will cost you in retirement. Call them at 1-800-610-1863.
- You can take some of your Local plans into retirement with you. Know what these are and the cost. You are more than welcome to make an appointment with me at any time to discuss retirement.

IMPORTANT LINKS

fcs.touchpointsonline.com

This link is information only. Please load it to your browser on your computer. You will be able to look at ALL insurance plans we offer and find valuable information under each one. You will be able to find claim forms, policy numbers and much more!

[CHUBB/Selerix Link](#)

Local Benefits (dental, vision, STD, etc)

[State Health Insurance](#)

[Wellness Forms](#)



THANK YOU

**PHYLLIS ALLEE
BENEFITS COORDINATOR**

706-234-1031 X 3026

PALLEE@FLOYDBOE.NET