

2025 Open Enrollment Announcement (for 2026 Plan Year)

It's Open Enrollment Time at SC Swiderski!

Open Enrollment for SC Swiderski's 2026 employee benefits will begin on **December 3** and remain open through **December 9**.

During this period, all full-time, benefits eligible employees are encouraged to review their current elections and make any necessary updates for the upcoming plan year.

In the coming week, look for your invitation to a live **online benefits meeting to be held on Monday, December 1 at 10:30 a.m.**, where our team will review your plan options, highlight key changes, and answer employee questions.

Please watch for the meeting link and be sure to complete your enrollment no later than December 9.

- **Health** - Due to a number of market factors, SC Swiderski's health plans are changing in structure and cost for 2026. We're sending this preview out early to help you plan for the upcoming year and make enrollment decisions that best fit your personal needs.
- **Dental** - No major changes except for an approximately 8% increase in Employee Premiums. If you are not currently using this benefit - please strongly review - this is a top tier plan with substantial benefits.
- **Vision** - No major changes except for an increased employer contribution. If you are not currently using this benefit - please review, this is a great plan.
- **Short Term Disability (STD)** - Will continue to be provided by SCS. However, you will have the option to sign up for voluntary Long Term Disability (LTD) for longer coverage. Remember this coverage protects you if you would have an accident outside of work that would cause you to not be able to work at SCS. This provides weekly payments up to a certain amount.
- **Life Insurance** - We will be providing a base for employees only. You will have the option to go above the 50k for supplemental coverage as you desire. Child and Spouse coverage will remain additional voluntary options. No changes in current voluntary costs.

- **HSA** - Will remain available for plans 1B and 1C with Anthem.
- **Flex Spending (FSA)** - SCS will again provide the option for you to utilize Flex Spending with plan 1A with Anthem. This is a great benefit to save for deductibles and various medical costs pre-tax. Please note this does not function like HSA and only allows for a partial roll over.

As many of you and your spouses are currently reviewing benefits for Open Enrollment with other employers, I wanted to provide additional information before SCS's open enrollment.

Again, OPEN ENROLLMENT WILL BE December 3 through December 9th. You will be required to sign in and elect your benefits for 2026 (via Paylocity/Bswift as usual).

Much more information will be provided at our Benefits meeting on 12/1/2025, but the charts below should give you a basic idea of where our plans are headed for 2026.

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