

October 20, 2025 - October 31, 2025

Effective January 1, 2026

What's Changing?

- Medical Insurance rates increased by 7%
- 2025 HSA IRS contribution maximums are \$4,400 for individual and \$8,750 for family.
 - If you are 55 or older you can contribute an additional \$1,000
- We are switching our dental insurance from Superior Dental to Delta Dental

What's it Going to Cost? (Monthly Rates)

Anthem Blue Cross Blue Shield (Medical):

	<u>Insurance</u>	<u>HSA</u>	<u>Total Paid by Employee</u>
Single	\$146.09	\$25.00	\$171.09
Employee + 1	\$344.94	\$50.00	\$394.94
Employee + 2	\$374.94	\$50.00	\$424.94

Delta Dental (14% decrease from 2025):

Single: \$4.88 Family: \$13.07

Anthem Blue View Vision (no change from 2025):

Single: \$10.44 Family: \$25.05

What do I need to do?

1. Elect benefits on Benelogic by October 31, 2025. <https://epc-online.benelogic.com/>
2. Attend your mandatory, virtual American Fidelity Meeting. Meetings will take place from
3. Select your 2026 HSA Bank via the Google form by 10/31/2025.
4. **All eligible** payment in-lieu of employees **not** participating in Medical must make their elections via google form by 10/31/2025. *A Letter of Creditable Health Insurance Coverage is no longer required!*

Steps 1,2 and 4 listed above must be completed for the payment in-lieu-of benefit to be issued

**For married couples both working in the district and enrolled in the health insurance plan, the (dependent) spouse is not eligible to receive the in-lieu-of incentive. **

Medicare Eligible & Retiring Employees

Please contact HR to discuss details about your HSA contribution prior to making your elections if:

- **you are or will be Medicare eligible in the next calendar year, or**
- **you are planning on retiring within the 2026 calendar year, or**
- **you are planning on retiring at the end of the 2025-2026 school year**

If you enrolled in Medicare in 2025 and waived coverage through Vandalia-Butler, make sure to waive the HSA contribution, and elect your payment in lieu of benefit through the google form.

Visit [McGohan Brabender | RetireMED®iQ \(retiremediq.com\)](https://retiremediq.com) for more information on transitioning smoothly Medicare.