



2027 Open Enrollment

Board of County Commissioners

Disclaimer: This announcement is a summary. In case of any conflict, the official policy documents, certificates, or procedures will govern. Alternative formats are available upon request under ADA.

It's Time for Open Enrollment!

From October 20 – November 2, 2026, you'll have the opportunity to review your benefits, make changes, and prepare for Plan Year 2027. Whether you're updating coverage, re-enrolling in Flexible Spending Accounts (FSA), or just checking that your information is correct, this is your once-a-year chance to take action.

Open Enrollment Meetings

- **Week of October 13:** Virtual and In-Person meetings available for BCC employees.
- A recording of a virtual meeting will be posted on [MyBenefits](#) for employees to view at a convenient time.
- Please register in [TED](#) in advance if you plan to attend a virtual or in-person meeting.

Attend A Meeting

- October 13, 2026, 9:30–11:30 a.m. — Virtual via Webex
- October 14, 2026, 9:30–11:30 a.m. — In person at the Vista Center
- October 15, 2026, 2–4 p.m. — Virtual via Webex
- October 15, 2026, 9am – 3pm — See vendors at WellFest





2026 PBC WellFest

Employee Health, Well-being & Benefits Fair

Join us for the **1st Annual PBC WellFest** on **Thursday, October 15th** at **Westgate Recreation Center**! This employee health, well-being, and benefits fair brings **health & benefits resources, interactive wellness activities, and engaging well-being experiences** together in one convenient location.

What Attendees Can Expect

- Health and well-being vendors.
- Health screenings and wellness information.
- Giveaways and interactive activities.
- Resources to support physical, mental, and overall well-being.

Event Details

- **Date:** October 15, 2026.
- **Time:** 9:00 a.m. to 3:00 p.m.
- **Location:** Westgate Recreation Center.
- **Register:** [PBC Engage!](#)

Key Employee Reminder

- Leadership approval is required to attend.
- Employees should coordinate attendance with their supervisor in advance.

What's New in 2027 – Part 1

Medical — UnitedHealthcare

- UnitedHealthcare will continue as the medical plan carrier.
- There will be no increase in medical premiums

Dental — **New Carrier:** UnitedHealthcare

- Dental coverage will move from Solstice to UnitedHealthcare.
- Employees will automatically transition to a comparable UnitedHealthcare plan. Employees may change their dental plan or coverage level if the corresponding UHC plan does not meet their needs.
 - *For example, employees enrolled in the Solstice Basic DHMO will transition to the UnitedHealthcare Basic DHMO.*
- Dental premiums **will increase slightly**. *For example, the employee-only premium for the UHC Basic DHMO will increase by \$0.29 per pay period, while the family premium will increase by less than \$1.00 per pay period.*
- Review the 2027 Dental Frequently Asked Questions in [MyBenefits](#) for additional information about the transition, plans, and rates.





What's New in 2027 – Part 2

Life Insurance — **New Carrier: Securian***

- Life insurance will move from The Standard to Securian.
- Employees will automatically transition to comparable coverage at their current coverage level. *For example, an employee with \$300,000 in additional life insurance through The Standard will transition to \$300,000 in additional life insurance through Securian.*
- **Premiums will decrease** for all life insurance coverage (projected reduction of 20%).
- During open enrollment employees may elect or increase supplemental life by **\$10,000** and spouse/domestic partner life by **\$5,000**, up to the guaranteed issue limits of **\$300,000** and **\$50,000**, respectively. Additional coverage may require evidence of insurability and Securian's approval.

* Subject to Board Approval

What's New in 2027 – Part 3

Disability Insurance — **New Carrier:** UnitedHealthcare

- Short-term and long-term disability coverage will move from The Standard to UnitedHealthcare.
- Enrolled employees will automatically transition to comparable coverage.
- Disability premiums are projected to decrease by approximately **24% overall**.
- The short-term disability premium calculation will change from a flat rate to a calculation based on the employee's weekly benefit. *Employees earning less than \$71,000 annually will see a decrease in short-term disability premiums. Employees earning \$71,000 or more annually will see an average increase of approximately \$2.50 per pay period, with a maximum increase of approximately \$3.75 per pay period, as the benefit is tied to salary.*

* Subject to Board Approval





What's New in 2027 – Part 4

Flexible Spending Accounts — P&A Group

- P&A Group will continue as the FSA administrator.
- Health Care FSA annual limit: \$3,400*
- Dependent Care FSA annual limit: \$7,500

Washington National

There are no changes to the voluntary benefits offered through Washington National.

Legal Plan

There are no changes to the Legal Plan through ARAG.

* Annual limit will be increased to inflation adjusted amount, once announced by IRS

Benefits Overview

Coverage	Carrier	Benefit Changes	Premium Impact
Medical	UnitedHealthcare	No carrier change	No increase for active employee (exceptions apply)
Dental	UnitedHealthcare	New carrier	Yes. Minor increase
Short-Term Disability	UnitedHealthcare	New carrier	Decrease for most employees; modest increase for certain employees earning \$71,000 or more
Long-Term Disability	UnitedHealthcare	New carrier	Premium decrease
Life Insurance	Securian	New carrier	Premium decrease for all life products
FSA	P&A Group	No carrier change	Health Care FSA Annual limit: \$3,400* Annual Dependent Care FSA limit: \$7,500
Voluntary Benefits	Washington National	No change	No change
Legal Plan	ARAG	No change	No change

* Annual limit will be increased to inflation adjusted amount, once announced by IRS

Important Actions You Must Take by November 2, 2026

- ☐ **FLEX Enrollment Required Each Year** – Re-enroll in the Health Care and/or Dependent Care FSA.
- ☐ **Opt-Out Credit** – Submit proof of other coverage (in your name) and confirm waiver in [MyBenefits](#).
- ☐ **Dependent Verification** – Submit required documents for newly added dependents; coverage will not begin without verification.
- ☐ **Review and Confirm Elections** – Log in to [MyBenefits](#) to double-check your elections and dependents.

Tip: Even if you're not making changes, log in to review your benefits to ensure everything is accurate.





Resources & Support:

Contact your Group Insurance office for any assistance with your group insurance elections:

Risk Management | Group Insurance Division

Tel: 561-233-5400

Fax: 561-242-7184

Email:

BCCMyBenefits@pbc.gov

MyBenefits system

access:

pbc.gov/MyBenefits

United Healthcare Contacts:

Evelyn Giraldo

Email: Evelyn_Giraldo@uhc.com

Tel: 561-233-5474

Leslie Smalley

Email: Leslie_Smalley@uhc.com

Tel: 561-233-5463

Washington National:

Michael Hogan

561-889-0482

Legal Plan (ARAG):

HR – 561-616-6884

retirement@pbc.gov

