



2026 Open Enrollment

Friday, October 24th – Monday, November 24th

Open Enrollment



- Open enrollment occurs once a year. During open enrollment, employees can make changes to their benefit elections. The selections will go into effect January 1-December 31 of the upcoming year.
- If an employee decides not to make any changes to their benefits, their current benefit elections will roll over into the new year. **ANY Medical or Dependent Care FSA CONTRIBUTIONS or MetLaw (Hyatt Group Legal) enrollment MUST BE RE-ELECTED EACH YEAR OR THE ELECTIONS WILL BE DROPPED.**
- Most benefit elections can only be changed outside of open enrollment during a qualified life event. Qualified life events include:
 - Marriage or Divorce
 - Birth or Adoption of a Child
 - Dependent Loss of Eligibility
 - Loss of Other Coverage
 - Death
- Benefit changes due to a qualified life event must be made within **30 days** of the event.



2026 Dependent & Benefit Audit

The City of Southfield will be conducting a dependent audit in 2026

- What does this mean for me?
 - You will need to provide proof of eligibility for each person enrolled under your plan, such as:
 - Marriage license
 - Birth certificate/adoption papers
 - Court order
 - What if someone is covered that isn't eligible?
 - Remove them during open enrollment
 - **If they are not removed, you may be responsible for the claims incurred by this person**



Medical Insurance Options – BCBS & HAP

	Blue Cross Blue Shield Community Blue 10	Blue Cross Blue Shield Community Blue 12	Blue Cross Blue Shield Community Blue 15	HAP HMO
In Network Deductible	Single \$250 Family \$500	Single \$1,000 Family \$2,000	Single \$2,500 Family \$5,000	Single \$250 Family \$500
In Network Coinsurance	90%/10%	80%/20%	80%/20%	90%/10%
In Network Coinsurance Max	Single \$500 Family \$1,000	Single \$2,500 Family \$5,000	Single \$2,500 Family \$5,000	Single \$500 Family \$1,000
Office Visit copay	\$10	\$30	\$30	\$10
Urgent Care Copay	\$10	\$30	\$30	\$10
Emergency Room Copay	\$50	\$150	\$150	\$50
Annual Out of Pocket Max	Single \$6,350 Family 12,700	Single \$6,350 Family \$12,700	Single \$8,150 Family \$16,300	Single \$6,600 Family \$13,200
Generic Drugs	\$5	\$7	\$10	\$5
Preferred Brand-Name Drugs	\$30	\$35	\$40	\$30
Nonpreferred Brand-Name Drug	\$60	\$70	\$80	\$45

Bi-Weekly Contributions:

Single:	\$77.97	\$11.59	\$0.00	\$107.67
Two Person:	\$281.43	\$122.12	\$68.90	\$224.64
Family:	\$317.22	\$118.09	\$51.57	\$294.78

*This is only a sample of the benefits summary. Please review full benefits summary for more details at:

<http://intranet/Shared%20Documents/Forms/AllItems.aspx>

Member discounts with Blue365

Take advantage of discounts from the businesses listed below and many more.



You can conveniently access discounts from any device — anytime, anywhere.



Member discounts with Blue365 offers exclusive deals on things like:

- **Fitness and well-being:** Fitness gear and gym memberships
- **Healthy eating:** Meal delivery kits and weight-loss programs
- **Lifestyle:** Travel and recreation
- **Personal care:** Lasik and eye care services, dental care and hearing aids



HAP Discounts & Extras



HAP telehealth: Doctor visits 24/7 app

With the HAP telehealth app, powered by Amwell, you can talk to licensed, board-certified doctors who are available 24/7 for live, secure online visits.



Assist America app

Assist America offers global emergency medical services if you're ill or injured while traveling more than 100 miles from home, or while in a foreign country.



Dental- BCBS

	In-Network	Non-Network
Deductible	None	None
Class I - oral exam, x-rays, cleaning, etc.	100%	100%
Class II - fillings, crowns, root canals, etc.	90%	90%
Class III - bridges, removable dentures, endosteal implants, etc.	60%	60%
Class IV - orthodontic services	60%	60%
Annual Maximum - Class I, II, & III services	\$2,000 per member	
Lifetime Maximum - Class IV services	\$2,000 per member	

**Don't forget to show your
BCBS Dental card!**



Bi-Weekly Contributions

Single:	\$4.50
Two Person:	\$9.00
Family:	\$15.75
Excluding SPOA, Fire, and Deputy Chiefs. Please refer to your contract for details.	

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Vision- Blue Cross Blue Shield



	BCBSM VSP Network	BCBSM VSP Non-Network
Eye Exam	100% of approved amount	Reimbursement up to \$45
Lenses	100% of approved amount	Reimbursement up to approved amount based on lens type
Frames	\$250 allowance	Reimbursement up to \$70
Contact Lenses – medically necessary	100% of approved amount	Reimbursement up to \$210
Contact Lenses – elective	\$250 allowance for contact lens exam, fitting and materials	\$105 allowance for contact lens exam, fitting and materials
Frequency of Benefits	12 consecutive months for Exams/Lenses/Contacts 24 consecutive months for Frames	



Bi-Weekly Contributions

Single:	\$0.79
Two Person:	\$1.58
Family:	\$2.62

(Excluding SPOA, Fire, and Deputy Chiefs.
Please refer to your contract for details.

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Voluntary Term Life/AD&D Insurance



Life/AD&D	Options	Guarantee Issue
Employee	\$10,000 increments, up to \$500,000	\$200,000
Spouse	\$5,000 increments, up to \$250,000 employee must be covered to add spouse	\$25,000
Child	\$1,000, \$2,000, \$4,000, \$5,000, or \$10,000 employee must be covered to add child	\$10,000

Rates are age-banded (based on employees age)

Whole Life Insurance



Insured	Ages	Benefit	Guaranteed Issue
Employee	17 - 70	\$10,000 - \$5,000,000	\$100,000
Spouse	18 - 70	\$5,000 - \$5,000,000	\$30,000
Children	15 days - 26	\$5,000 - \$250,000	\$15,000

Coverage is available for the spouse and/or child, even if the employee does not have coverage.

Premiums are guaranteed to remain level until you reach age 70 or 20 years after date of issue (whichever is later).

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Health Care Flexible Spending Account- Provider: TASC



Defer up to
\$3,400 pre-tax
through payroll
deduction

Pay for
deductibles,
coinsurance
and copays
including
dental and
vision; A debit
card will be
provided*

Full amount of
your medical
reimbursement
election is
available at
the beginning
of the plan
year

Use it or lose it

\$680 roll over
of unused
funds

You have **90**
days after the
plan year ends
to submit your
claims

Dependent Care Flexible Spending Account- Provider: TASC

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- Allows you to defer pre-tax money through payroll into an account to help pay for childcare / day care services
 - You can elect to defer a maximum of \$7,500 annually into this account
 - The funds must be accumulated before they can be used to pay for services; A debit card will be provided*
 - Use it or lose it
 - \$500 roll over does NOT apply

Flexible Spending Account- Example

Increase your take-home pay by reducing your taxable income.

Each \$1 you contribute to your FSA reduces your taxable income by \$1.
With less tax taken, your take-home pay increases!

Consider this example:
(for illustration only)

Richard has:

- Gross monthly pay of \$3,500
- \$600 per month in eligible expenses

Here is his net monthly take-home pay:

Without FSA

(\$600 spent using post-tax dollars)

\$1,932

With FSA

(\$600 spent using pretax dollars)

\$2,098

That's a net increase in take-home pay of **\$166** every month!

Supplemental Benefits



- Accident Advantage
- Cancer Protection Assurance
- Short Term Disability Insurance
- Hospital Confinement Indemnity Insurance
- Plus Rider (Lump Sum Critical Illness Benefit Rider)

For more information about supplemental benefits through Aflac go to <http://intranet/Shared%20Documents/Forms/AllItems.aspx> or contact your benefits representative for flyers.

Employee Assistance Program

- Life Advisor Consultants available 24/7
 - COMPLETELY CONFIDENTIAL
 - Counseling Services
 - Life Advisor Coaching Services
 - Access to Materials: Books, newsletters, articles, videos, and more
- Legal and Financial Advice
 - Consultation, Document Review, Dispute Resolution, Will Preparation
- Financial Advice
 - Credit Counseling, Debt Management, Financial Education, Budgeting
- Discounts
 - Shopping, Entertainment and Travel: www.workingadvantage.com/ulliance
- **No cost to employees**
- For access to Ulliance services: 800-448-8326 or go to www.LifeAdvisorEAP.com



Don't Miss the
DEADLINE!

Be sure to make your election
changes no later than
Monday, November 25th

