

## NEW FOR 2026 - Effective 1/1/26

### PPO Plan Changes

- **Outpatient Services:** Subject to **deductible and coinsurance**, replacing the current **\$150 copay**.
- **Inpatient Services:** Subject to **deductible and coinsurance**, replacing the current **\$600 copay**

### Spousal Surcharge Change

- If your spouse has access to health coverage through their employer but continues enrollment in a St. Johns County plan, the **spousal surcharge will increase from \$100 to \$250 per month**.

### Insurance Premium Changes

- SJC BCC will raise its **employer contribution to \$646.52 per employee - per pay period**.
- The tables below show the new 2026 employee cost for each plan and coverage tier.

<b>PPO Coverage Tier</b>	<b>Per-Pay-Period Cost</b>	<b>Per-Pay-Period WPI 1</b>	<b>Per-Pay-Period WPI 2</b>	<b>Payperiod Increase</b>
Employee Only	\$ 59.49	\$ 34.50	N/A	\$ 2.83
Employee + Spouse	\$ 226.47	\$ 201.47	\$ 176.47	\$ 10.79
Employee + Child(ren)	\$ 156.17	\$ 131.17	N/A	\$ 7.44
Full Family	\$ 332.15	\$ 307.15	\$ 282.15	\$ 15.82

<b>PPO w/HRA Coverage Tier</b>	<b>Per-Pay-Period Cost</b>	<b>Per-Pay-Period WPI 1</b>	<b>Per-Pay-Period WPI 2</b>	<b>Payperiod Increase</b>
Employee Only	\$ 25.00	\$ -	N/A	\$ -
Employee + Spouse	\$ 115.19	\$ 90.19	\$ 65.19	\$ 5.49
Employee + Child(ren)	\$ 86.40	\$ 61.40	N/A	\$ 4.12
Full Family	\$ 161.26	\$ 136.26	\$ 111.26	\$ 7.68

### Dependent Day Account (DCA)

- Single filers or married couples filing jointly – annual limit is **increasing from \$5,000 to \$7,000**.
- Married couples filing separately – annual limit is **increasing from \$2,500 to \$3,750**.

### **Ways to Help Offset Increasing Healthcare Costs:**

- Explore your plan options.
- Complete the WPI with your spouse to get premium discounts.
- Use preventive care—preventive services are fully covered and can catch serious illnesses early.
- Choose Teladoc for non-emergency care to save money.
- Only go to the ER for true emergencies to lower out-of-pocket costs.
- Questions? Contact SJC Benefits 904.209.0635 Option 4 or [bccbenefits@sjcfl.us](mailto:bccbenefits@sjcfl.us)