

WHAT'S NEW FOR 2026

NEW LIFE INSURANCE CARRIER - METLIFE

The State of Florida is pleased to announce MetLife as our new Basic and Optional Term Life Insurance provider beginning Jan. 1, 2026. Current plans and beneficiaries will roll over to MetLife automatically.

LIFE INSURANCE OPTIONS		
	Amount	Rate
OPS	\$25,000	\$3.18
Retiree	\$2,500	\$6.38
Retiree	\$10,000	\$25.51

- Accidental death and dismemberment insurance will no longer be offered under the new plan.
- Optional term life rates have decreased. Plan information will be mailed by MetLife to members during Open Enrollment.

2026 INSURANCE PREMIUM CHANGES

- Health premium increases for employers and COBRA participants.
- Dental and vision premium increases for most plans.
- CHP Medicare premiums have increased. Due to the timing of notification from CHP, your benefit statement may reflect premium inaccuracies.

Members can view the **premiums** on the MyBenefits.MyFlorida.com.

2026 HIGH-DEDUCTIBLE HEALTH PLAN CHANGES

Deductibles have increased for the 2026 Plan Year:

HIGH DEDUCTIBLE HEALTH PLAN	
Single	Family
\$1,700	\$3,400

2026 PREMIUM FOR CIGNA'S HOSPITAL SUPPLEMENTAL PLAN DECREASES

Cigna Health and Life Insurance Company (CHLIC) Hospital Supplemental Plans (8100, 8110, 8120, 8130, 8140, and 8150) rates have decreased for the 2026 plan year. Premiums will automatically change for members if they want to continue their existing plans. Members considering changing plans should look at the 2026 Monthly Premium sheet.

SAVINGS AND SPENDING ACCOUNTS INCREASES

Annual maximum increases effective Jan. 1, 2026.

SAVINGS AND SPENDING ACCOUNTS			
	Individual	Family	55+
HSA	\$4,400	\$8,750	\$1,000
	Single/Married Filing Jointly		Married, Filing Separately
FSA Dep Care	\$3,750		\$7,500

MEDICARE ADVANTAGE PRESCRIPTION DRUG (MA-PD) PLANS THAT OFFER PRESCRIPTION DRUG COVERAGE

If you and/or your dependent(s) are enrolled in Medicare Part A and Part B, new MA-PD plan options are currently in the process of being re-procured and may not be available for selection during standard open enrollment. As a result, this benefits statement will show all current MA-PD members as enrolled in the Florida Blue PPO Medicare plan starting January 1, 2026. You will remain enrolled in your current MA-PD plan through December 31, 2025.

While a new plan may not be available on January 1st, rest assured that new MA-PD plans will be available for selection during the 2026 plan year. Once the new MA-PD plans and prices are finalized, you will be notified and provided with the opportunity to participate in a special open enrollment to select or make changes to your plan. Additional details, including special open enrollment instructions and timelines, will be sent directly to each eligible member from the Division of State Group Insurance. Please watch for this important information in the future.

Visit @StateGroupInsurance/videos on Youtube to learn more about benefits that may be available to you.