

2026 Benefit Enrollment Time!!! DEADLINE – Friday December 16

All Enrollees must complete the 2026 Benefit Election Form.

If you do not turn in a new form you will be waiving your benefits.

We are pleased to announce we are remaining with BCBS for 2026.

FEM Centre offers six medical plan options. The BCBS S642ADT Blue Advantage Silver HMO Plan is our selected plan and continues to be a good value. However, you may choose to enroll in one of the other plans at an increased premium expense to you.

Although medical insurance premiums have increased this year, FEM Centre is taking on the majority of the increase for the FEM Centre's selected plan. FEM Centre continues to cover the majority of the premium on your behalf for the HMO plans and the Silver PPO Plan.

We encourage you to compare the plans and carefully weigh the premium cost difference against what your out of pocket may be.

Dental and Vision will remain with Sun Life Financial. We are excited to announce that Fem Centre will continue to cover the premium for the Employee portion of the basic Dental HMO Plan and the Vision Plan. Employees will be responsible for the dependent cost and have the option to buy-up to the Dental PPO plan.

Please review the plan summaries carefully before you make your selection.

All Plan Summaries can be reviewed at: www.insuranceisboring.com benefit website.

Select: Login to access benefits: **Username:** benefits@femcentre.com

Password: FEM

DEADLINE:

Return elections forms to Marsha Cope.

The deadline for returning the 2026 Benefit Election Form is December 16, 2025.

Keep in mind the decision you make at enrollment regarding your insurance coverage is effective for the entire plan year (**January 1, 2026 – December 31, 2026**) unless you have a "qualifying event" as defined by the IRS, such as marriage, divorce, birth, adoption, or loss of medical coverage or we change insurance companies. You can drop your insurance but you can not enroll without a qualifying event.

If you have any questions, contact Marsha Cope.

If you would like to speak directly with our insurance representative, please sign up through Marsha for a designated time slot on Thursday, December 11 between 2:00-4:00.