

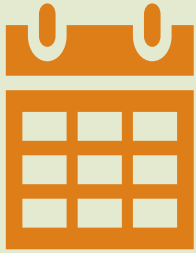


# Open Enrollment 2026

*Benefits, it's your choice*



# 2026 Open Enrollment



**2026 Open Enrollment**  
**October 1<sup>st</sup> - October 14<sup>th</sup>**



**Passive Enrollment,**  
**what does this**  
**mean?**





**[www.ocfl.net/openenrollment](http://www.ocfl.net/openenrollment)**



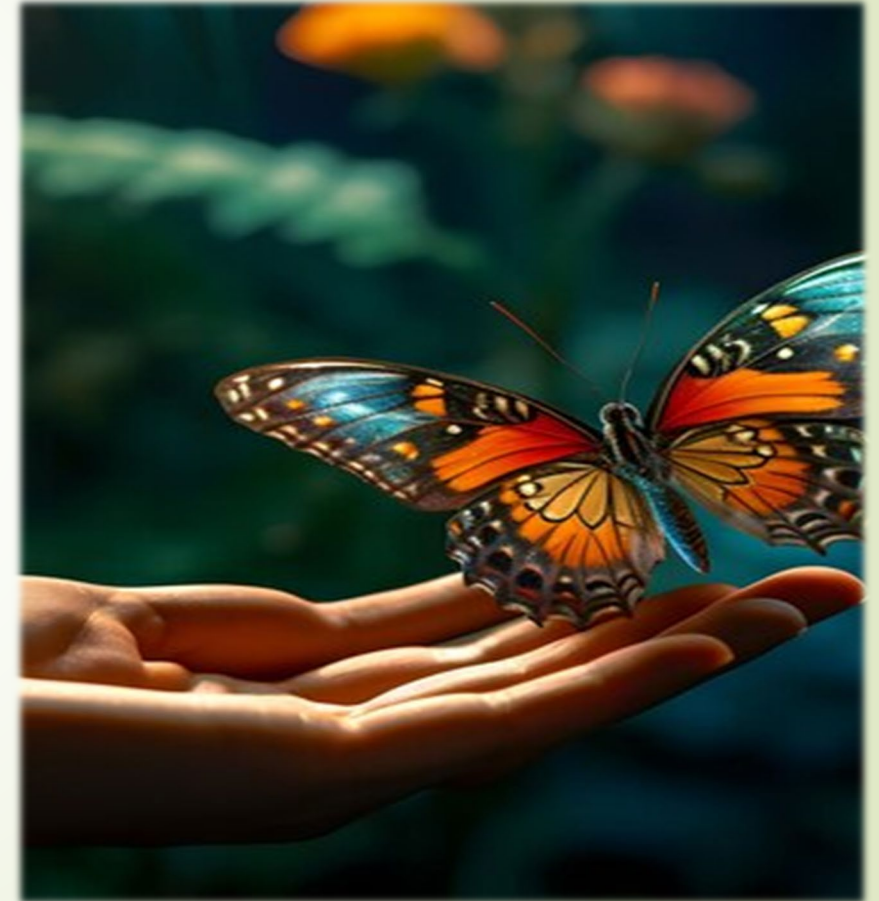
**myOCPortal - CLICK**  
**SUBMIT!**

# Agenda

- 
- 
- What's Changing
  - MDLive
  - Cigna Easy Choice Tool
  - Cigna ID Cards
  - Medical Plan Overview
  - Dental
  - Vision
  - Spending Accounts
  - Additional Life and Disability
  - ComPsych
  - Webinars
  - Additional Help

# What's Changing

- **OrangePrime Plus Increased deductibles:**
  - Individual Deductible - \$1,700 (was \$1,650)
  - Family Deductible - \$3,400 (was \$3,300)
- **HSA Plan Limits:**
  - Individual Deductible - \$4,400 (was \$4,300)
  - Family Deductible - \$8,750 (was \$8,550)
- **Health Care Flexible Spending Account:**
  - \$3,300 (was \$3,200)
- **Limited Purpose Spending Account:**
  - \$3,300 (was \$3,200)
- **Dependent Care Spending Account:**
  - \$7,500 (was \$5,000)
- **Life and Disability - EOI**
- **MDLive - \$10 copay**



## MDLive Virtual Care

- \$10 copay, and plan pays 100%
- Provides services by dedicated virtual providers through audio, video, and secure internet-based technologies.





# CHOOSING A HEALTH PLAN JUST GOT EASIER

The Cigna Easy Choice tool gives you personalized guidance to help you find your best fit medical plan.



Best Fit	Next Best Fit	Good Fit
<b>LDHP</b> Cigna Health and Life Insurance Company  You pay <input type="text" value="Monthly"/>  <b>\$84.18</b> after employer contribution  <b>Annual Estimated Health Care Cost</b> ⓘ Enter some additional information, and we'll estimate the annual costs for each plan.  ⇒ <a href="#">START ESTIMATE</a>	<b>HSA</b> Cigna Health and Life Insurance Company  This plan has a <b>Health Savings Account (HSA)</b> . ⓘ  You pay <input type="text" value="Monthly"/>  <b>\$50.52</b> after employer contribution  <b>Annual Estimated Health Care Cost</b> ⓘ Enter some additional information, and we'll estimate the annual costs for each plan.  ⇒ <a href="#">START ESTIMATE</a>  Your employer is contributing \$1,000.00 to your HSA.	<b>Surefit</b> Cigna Health and Life Insurance Company  You pay <input type="text" value="Monthly"/>  <b>\$0.00</b> after employer contribution  <b>Annual Estimated Health Care Cost</b> ⓘ Enter some additional information, and we'll estimate the annual costs for each plan.  ⇒ <a href="#">START ESTIMATE</a>


Employee Access Code: **24X3L9UK**

<https://decisionsupport.cigna.com/login>

\*\*HSA is the OrangePrime Plus High Deductible Health Plan



# Cigna now has Digital ID cards



**Customer Login**

Username [Forgot Username?](#)

Password [Forgot Password?](#)

 [Show](#)

[Log In](#)

[Haven't created an account yet?](#)

[Register](#)

[Registrarse en Español](#)



Not registered on  
myCigna yet? It's  
quick and easy.



# 2026 Premium Comparison Chart

Medical and Pharmacy Premiums			<i>Bi-Weekly Rates</i>
Cigna	Total Premium	Employee Contribution	County Contribution
HDHP Employee only	\$482.88	\$23.32	\$459.56
HDHP Employee + spouse	\$1008.25	\$150.71	\$857.54
HDHP Employee + child(ren)	\$912.06	\$119.34	\$792.72
HDHP Employee + family	\$1330.03	\$266.15	\$1063.88
LDHP Employee only	\$525.18	\$38.85	\$486.33
LDHP Employee + spouse	\$1074.49	\$180.71	\$893.78
LDHP Employee + child(ren)	\$979.61	\$147.17	\$832.44
LDHP Employee + family	\$1419.87	\$310.24	\$1109.63
SureFit Employee only	\$464.79	\$0	\$464.79
SureFit Employee + spouse	\$950.92	\$138.45	\$812.47
SureFit Employee + child(ren)	\$866.95	\$92.30	\$774.65
SureFit Employee + family	\$1,256.58	\$230.76	\$1,025.82



# Cigna Dental Coverage

No changes to the benefits or premium contributions for the 3 Cigna Dental Plans

Dental Premiums			Bi-Weekly Rates
Cigna Low Plan	Total Premium	Employee Contribution	County Contribution
Low Employee only	\$7.10	\$7.10	\$0
Low Employee + 1	\$14.49	\$14.49	\$0
Low Employee + 2 or more	\$26.48	\$26.48	\$0
Cigna Middle Plan	Total Premium	Employee Contribution	County Contribution
Middle Employee only	\$10.88	\$10.88	\$0
Middle Employee + 1	\$22.53	\$22.53	\$0
Middle Employee + 2 or more	\$42.36	\$42.36	\$0
Cigna High Plan	Total Premium	Employee Contribution	County Contribution
High Employee only	\$17.71	\$17.71	\$0
High Employee +1	\$36.07	\$36.07	\$0
High Employee + 2 or more	\$65.55	\$65.55	\$0

# MetLife Vision Coverage

Warby Parker is now covered as a in-network provider under the Superior Vision Network

## What are the benefits?

Plan Frequencies:

- Exams every 12 months
- Lenses **or** Contacts every 12 months
- Frames every 24 months

***Coverage for Contacts or Lenses every 12 months***

## What are the In-Network copayments?

- Vision Examination: \$5
- Materials: \$15
- Standard Progressive Lenses: \$15
- Tiers 1-3 Progressive Lenses: \$110-\$225
- Frames \$175-\$200 allowance\*
- Contacts \$175 allowance

Vision Premiums			Bi-Weekly Rates
MetLife	Total Premium	Employee Contribution	County Contribution
Employee only	\$2.20	\$2.20	\$0
Employee + 1	\$4.40	\$4.40	\$0
Employee + 2 or more	\$6.46	\$6.46	\$0

# 2026 Spending Accounts



## Health Savings Account

### HSA

#### Employer Contribution

- Employee Only Coverage - Up to \$1,000 contribution
- Employee plus Dependent(s) - Up to \$1,550 contribution

#### Individual and Family Contributions

Elected at Open Enrollment and as a New Hire

#### Limits

**Individual** \$4,400

**Family** \$8,750

**Eligibility:** OrangePrime Plus HSA (HDHP)

**Eligible Expenses:** Medical, RX, Dental, Vision, Durable Medical Equipment

**Availability:** Funded through payroll deductions

**Forfeitures:** None

## Health Care Flexible Spending Account

### HCFSA

**Maximum** \$3,300

**Eligibility:** Enrollment not required on any plan

**Eligible Expenses:** Medical, RX, Dental, Vision, Durable Medical Equipment

**Availability:** Front Loaded

**Forfeitures:** March 15, 2027

## Limited Purpose Flexible Spending Account

### LPFSA

**Maximum** \$3,300

**Eligibility:** OrangePrime Plus

To be paired with the Health Savings Account (HSA)

**Eligible Expenses:** Dental, Vision, and Preventative Care not covered by your health plan

**Availability:** Front Loaded

**Forfeitures:** March 15, 2027

## Dependent Care Spending Account

### DCSA

**Maximum** \$7,500

**Eligibility:** Enrollment not required on any plan

**Eligible Expenses:** Dependent Care Services

**Availability:** Funded through payroll deductions

**Forfeitures:** March 15, 2027



# Life and Disability Insurance

- **Additional Life Insurance**

- If you make an election subject to Evidence of Insurability (EOI) you will receive an email from the Standard with further instructions after the close of annual enrollment.
- Check your Orange County email for an invitation from [securemedicalhistory@ssc.standard.com](mailto:securemedicalhistory@ssc.standard.com) with your custom link to complete your election.
- EOI is not required for amounts up to \$20,000 unless previously denied after 01/01/2025.

- **Short Term Disability**

- Any request to decrease your waiting period by more than one tier will require medical underwriting.



# ComPsych Employee Assistance Program

*ComPsych has experience with a wide variety of personal problems, including:*

- All services are confidential
- Receive 8 sessions per topic/situation
- Cognitive behavioral therapy
- In-person or virtual appointments
- Speaks English & Spanish
- Members can call **1-855-221-8925** to make an appointment



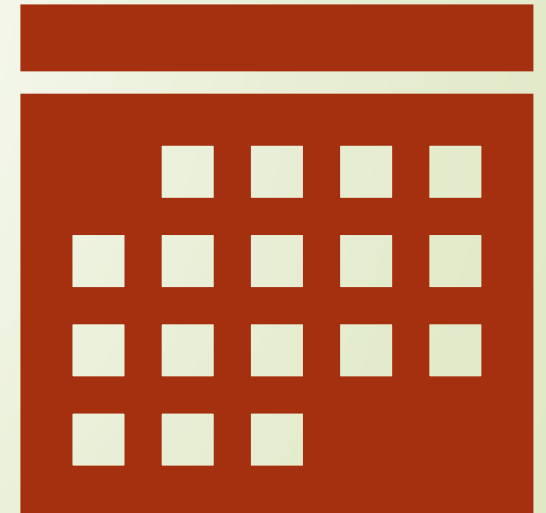
**EAP Counselor**  
**Janelle Carbone- Rodriguez MSW, LCSW**

# Open Enrollment Webinars

- **09/30/2025 10:00am –11:00am Open Enrollment Overview (Virtual)**
- **09/30/2025 3:00pm –4:00pm Open Enrollment Overview (Virtual)**
- **10/07/2025 10:00am –11:00am Open Enrollment Overview (Virtual)**
- **10/07/2025 3:00pm –4:00pm Open Enrollment Overview (Virtual)**

**We will host sessions virtually and a recorded session will be posted to the Open Enrollment Website for employees to view at their leisure.**

## Mark Your Calendars



# Need Additional Help?

► Open Enrollment Benefits Presentations will be hosted in-person and virtually this year. Additional information can be found online at [www.ocfl.net/openerollment](http://www.ocfl.net/openerollment) on the “Benefits Presentation” tab.

► If you have questions or need assistance, please call 407-836-5661 or email [Benefits@ocfl.net](mailto:Benefits@ocfl.net)



## Cigna

Michael Bradley

[OCRep@Cigna.com](mailto:OCRep@Cigna.com)

## ChardSnyder, a Wex Company

800-982-7715

[AskPenny@wexinc.com](mailto:AskPenny@wexinc.com)

## MetLife

800-333-9372

[www.metlife.com/ocbocc](http://www.metlife.com/ocbocc)

## The Standard

844-870-8634

[OCLifeAndDisability@Standard.com](mailto:OCLifeAndDisability@Standard.com)



# Post Open Enrollment Reminders

- **Dependent Verification Documentation Deadline:**
  - October 28, 2025, 11:59 p.m. EST
- **The Standard Medical Underwriting Deadline:**
  - November 30, 2025, 11:59 p.m. EST
- **Open your Health Savings Account (HSA) by:**
  - October 28, 2025, 11:59 p.m. EST

**Click SUBMIT!**



# *Open Enrollment 2026*



**[www.ocfl.net/openenrollment](http://www.ocfl.net/openenrollment)**

**HR Benefits – [Benefits@ocfl.net](mailto:Benefits@ocfl.net)**

**myOCHR – 407-836-5661**

**[HumanResources@ocfl.net](mailto:HumanResources@ocfl.net)**