

Stress-Free OE
ABC Training
Plan Year 2026

Agenda

- Open Enrollment
- Benefit Highlights
- Wellness
- SPS Benefit System
- Contractual Employees
- EBD Reminders
- Questions



Open Enrollment

Open Enrollment:

October 14-November 7 at 5 p.m.

Open Enrollment: allows employees & retirees the opportunity to add or change plans, add or delete eligible dependents and/or waive coverage. Changes made during OE have an effective date of January 1

Important Dates:

October 10: Open Enrollment materials online

October 14: Open Enrollment begins

November 7: Open Enrollment closes at 5 pm

Important Information:

- All employees will use SPS system for Open Enrollment elections/changes, no exceptions!
- FSA elections are a mandatory re-enrollment each year, NO ROLLOVERS!
- Retirees and COBRA participants will be mailed printed materials.
- ABCs can order materials direct from the carrier. (details at ABC Corner)
- All others access online materials!



Open Enrollment: Meetings

Virtual, In-Person, On-Demand

Virtual Resources:

Scheduled Meetings:

- Offered by all carriers between October 15-November 7
- All meetings are carrier specific
- See schedule: dbm.maryland.gov/benefits

Available On-Demand

- 2026 Open Enrollment materials & videos at mymdbenefits.com available now.

In-Person Meetings:

- 12 locations throughout Maryland
- October 14-November 6
- All carrier partners will be available with materials.
- Full schedule: dbm.maryland.gov/benefits



Dependent Verification Review (DVR)



Dependent Documents

Certified Marriage Documents

Birth Certificates/Adoption Papers

Domestic Partner Relations

Grandchildren/Legal Wards



Benefit Highlights

Highlights 2026

- **Dependent Day Care FSA increases to \$7,500**
- **Health Care FSA increases to \$3,300**

1/1/2026: New health benefit deduction schedule for **bi-weekly** employees:
26 pay periods will have deductions!

2026 Rx Formulary updates: Member and Physician Notification

1/1/2026-Contractual employees begin having pre-tax health benefit payroll deductions!
7/1/2026-Remaining Contractual employees have pre-tax health benefit payroll deductions!

Details under “Contractual Employees”

ALSO-See **ABC Corner** for a detailed schedule

Medicare eligible Retirees and their dependents must enroll in an individual Medicare Part D plan during Medicare’s Open Enrollment season: October 15-December 7
Contact Via Benefits for assistance at 1-855-556-4419.



Wellness

Wellness 2026 Overview

- Current participants: No activity reset for 2026 for those who completed the wellness activities in 2025. Continue to enjoy the cost savings through 12/31/2026!
- For those eligible to earn rewards but have not yet completed the activities, complete activities NOW and enjoy the rewards through 12/31/2026 – the sooner you complete the activities, the sooner the savings begin!
- Wellness program managed by your medical carrier

Activities for **\$0 PCP Co-pay**

- Select or Confirm PCP
- Complete Health Risk Assessment (HRA)
- Kaiser members: NEW Procedure-see website!

Activities for **\$5 discount on Specialist Co-pay**

- Obtain a routine eye exam
- Complete any age/gender preventive screening
- Do both, receive total of **\$10 discount**

Wellness 2026 Activities

- Health Surveys (annual and on-demand)
- Health Profile for maintaining all your health data in one place
- Personalized Health timelines to include recommendations, content, and services available to you
- Trackers: Connect your wearable device or enter your own data to monitor sleep, steps, and nutrition
- Wellness Coaching at no cost- 1:1, available by telephone or online
- No cost Weight Management and Diabetes Prevention Programs through all carriers
- Weight Management Program reimbursement up to \$150 per calendar year through CF and UHC
- No cost mental/emotional health resources (excludes treatment)
- Fitness Membership Discounts through all carriers
- Discount shopping through your member portal

Learn more in your member portal!

Free Wellness Resources for all! 2026

Weekly Wellness Webinars – Win Prizes by Attending!



Mondays
Mindful Mondays



Tuesday
Wellness From the
Kitchen with Chef Sandra



Wednesday
Healthy U Series



Thursday
Monthly Health Focus



Friday
15-Min Unwind
Time



Friday
15-Min Health
Tips

4-7 Wellness Challenges Each Year - Win Prizes by Participating!



Wellness Webinar Recordings on the Wellness Website



Financial Wellness by MetLife

MetLife *Personal Finance* App – Available and Free to Anyone!

- Available at no cost to all regardless of any MetLife enrollment
- Based on behavioral science to help create good money habits and financial progress
- Interactive, educational, and fun – the best way to learn about finances!

Download the app: [App Store](#) or [Google Play](#)



SPS Benefit System

SPS and Open Enrollment

- On the member's SPS Home Page: **Announcements** Section is full of OE info

The screenshot displays the SPS Home Page interface. At the top, a banner features a portion of the Maryland state flag. Below the banner, the 'Welcome' section includes a navigation bar with buttons for 'Enter My Time', 'Submit My Time', 'Request Absence', 'Manage Absence', and 'Absence Balance'. The date 'It's Thursday, September 4, 2025' is shown in the top right corner.

The 'Awaiting Your Action' section, highlighted with an orange oval, contains a task titled 'Open Enrollment Change: Benefits Coordinator - A01 (B2000001) on 01/01/2026', marked as 'My Tasks - 1 day(s) ago'. A link to 'Go to My Tasks (1)' is provided below the task.

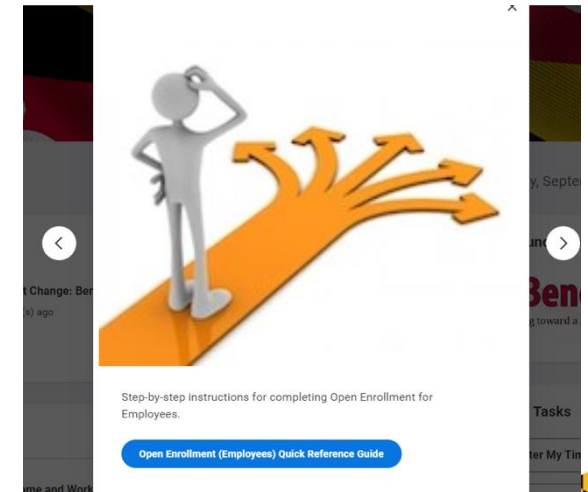
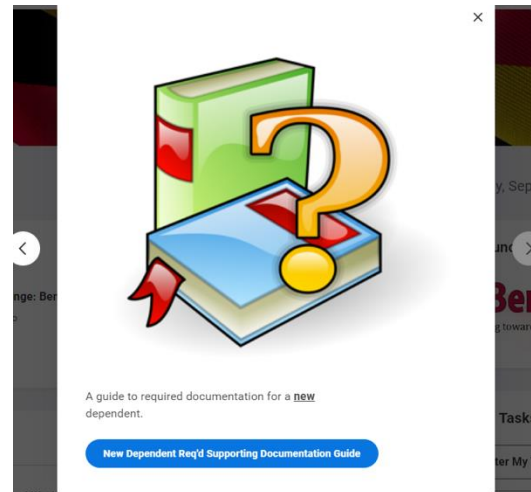
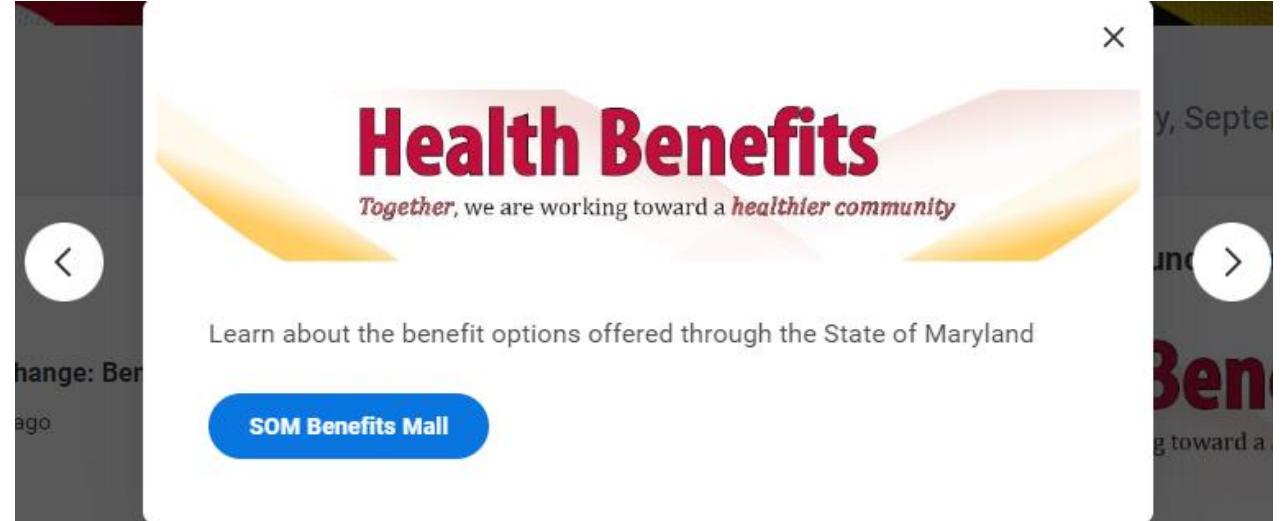
The 'Announcements' section, also highlighted with an orange oval, shows a notification about 'Open Enrollment from 10/14/2025 until 5:00PM (...)'. The announcement includes the Maryland Department of Budget and Management logo. A red circle highlights the pagination controls '1 of 5' with left and right navigation arrows.

The 'Timely Suggestions' section at the bottom left features a suggestion to 'Keep Your Home and Work Contact Information Updated' with a link to 'Update Contact Info'.

The 'Your Top Apps' section on the right lists 'Directory' and 'Benefits and Pay' with corresponding icons.

The Maryland Department of Budget and Management logo is visible in the bottom right corner of the page.

Scroll for Open Enrollment Resources



Navigating Open Enrollment

- The SPS Open Enrollment Event will default to the current employee/retiree elections and dependents **except for FSA elections**.

Employees/Retirees will select either **MANAGE** or **ENROLL** to:

- View more details
- Add/Remove Dependents
- Change Plans
- Change Coverage Amount

After completing elections, select **REVIEW AND SIGN** to attach new dependent documentation and submit elections

The screenshot displays the 'Health Care and Accounts' enrollment page. It is organized into two main sections: 'Health Care and Accounts' and 'Insurance and Retirement'. Each section contains several cards for different benefit types, each showing a cost, coverage details, and a 'Manage' or 'Enroll' button. In the 'Health Care and Accounts' section, the 'Medical' and 'Prescription' cards have 'Manage' buttons highlighted with red boxes, while the 'Healthcare FSA' and 'Dependent Care FSA' cards have 'Enroll' buttons highlighted with red boxes. The 'Dental' card has a 'Manage' button. In the 'Insurance and Retirement' section, the 'Life Ins - Guaranteed' and 'Child Life' cards have 'Enroll' buttons highlighted with red boxes, while the 'Life Ins - Supplemental', 'Spouse Life', and 'AD&D' cards have 'Manage' buttons. At the bottom of the page, there are two buttons: 'Review and Sign' (highlighted in orange) and 'Save For Later'.

Section	Benefit Type	Cost (Monthly)	Coverage	Dependents	Action
Health Care and Accounts	Medical (UnitedHealthcare PPO (Employee))	\$250.84	Employee + Family	3	Manage
	Prescription (Drug - (Employee))	\$96.14	Employee + Family	2	Manage
	Dental (Delta Dental DI-BMO (Employee))	\$19.75	Employee + Family	2	Manage
	Healthcare FSA (Waived)				Enroll
	Dependent Care FSA (Waived)				Enroll
Insurance and Retirement	Life Ins - Guaranteed (MetLife (Employee))	\$16.58	\$100,000		Enroll
	Life Ins - Supplemental (MetLife)				Enroll
	Spouse Life (MetLife)				Enroll
	Child Life (MetLife)				Enroll
	AD&D (MetLife (Employee))	\$3.40	\$300,000		Manage

Selecting Coverage

CareFirst BCBS PPO (Employee)	☐ Select ☒ Waive	\$123.38	\$493.56
Kaiser IHM	☐ Select ☒ Waive	\$82.30	\$466.36
UnitedHealthcare EPO (Employee)	☐ Select ☒ Waive	\$82.84	\$469.48

Confirm and ContinueCancel

Dependents

Add a new dependent or select an existing dependent

Coverage * Employee

Plan cost (Monthly) \$82.34

Add New Dependent

Adding or Removing Dependents

When changing plans, make sure dependents are checked!

Add or Remove listed dependent(s) from coverage by checking or unchecking.

Dependent not listed? Click the Add button to enter dependent information.

Dependents

Add a new dependent or select an existing dependent from the list below.

Coverage * Employee + Family

Plan cost (Monthly) \$90.14

Add

•Add new dependents

3 items

Select	Dependent	Relationship	Date of Birth
☒	Robert Frekot	Spouse	01/28/1960
☒	Danielle Frekot	Child	09/17/1996
☐	Tom Selleck	Spouse	01/29/1945

Save

Cancel

Open Enrollment Events- Special Notes

- Life Events between the 1st day of Open Enrollment and 1/1/2026, will re-open the Open Enrollment events after the employee completes Life Event election
- The employee needs to review, complete and submit the re-opened Open Enrollment event to ensure they have the elections they desire for 2026.
- ABC's - Monitor these events to ensure employees are completing the process by continually running the **SPS Benefit Open Enrollment Events Report**.
- Use:
 - 1. SPS Benefits **Open Election** Events-Employees and
 - 2. SPS Benefit **Open Enrollment Events**-Employees reports to monitor your employees.

Agency Readiness Checklist

- Assure all employees know how to log into SPS Benefits using OneLogin

[-https://stateofmaryland.onelogin.com/](https://stateofmaryland.onelogin.com/)

-Verify all employees have an email address to receive EBD OE notifications: Current Work and/or Personal email

- Have a communication plan for employees with no email and/or internet access
- Be sure employees know they will have to upload the appropriate documentation for newly enrolled dependents **AT THE TIME OF ENROLLMENT**





Contractual Employees

Employee Contracts

Contractual employees must have an OPEN CONTRACT with an ending date of **1/2/2026** or later to receive their OE Event on 10/14/2025.

SPS Benefit Expiring Contract Report will identify which employees' contracts have an expiration date prior to **1/2/2026**.

Run
Report
Today

SPS Benefit Expiring Contract Report

This report shows employees with a benefit job contract expiring within the next 30 days. The report indicates if the employee has current benefit elections. ABC's should regularly monitor this report to ensure contracts are extended before they expire.

More Employee Contracts...

- **Benefits Only Agencies** should send the **January 2026** contracts in the Delta File no later than **9/25/2025**, to ensure timely processing into SPS without errors
- **SPMS and CPBI Agencies** should make sure any contracts expiring prior to **January 2026**, are updated by **10/9/2025**
- Contracts that start on **1/1/2026** and are for **90 days or less** will not meet the eligibility rules for an Open Enrollment event, so please make sure Contract Start Dates and Contract End Dates are accurate for the type and length of employment
 - The only exception is employees identified as ACA Eligible for 2026 in the Measurement Period Reporting. These employees need an Active contract on January 1, 2026 and it can be less than 90 days in duration

Contractual Employees: Pre-Tax

January 1, 2026

- Workday-SPS (State Personnel System), SPMS, and CPBI Agencies
- Judiciary
- Maryland Dept of Transportation (MDOT)
- Maryland General Assembly
- Morgan State University, Baltimore City Community College
- St. Mary's College/St. Mary's Commission
- UM Connect (Bowie, Salisbury, Frostburg, Coppin, and U-Baltimore)
- PACS-Towson

July 1, 2026

- UMES, UMBI, UMCP, UMCES, and USM
- UM - Global Campus
- UM - UMB, UMBC



EBD Reminders

Reminders



Benefit Guide

Available online for everyone at
[DBM.Maryland.gov/benefits](https://dbm.maryland.gov/benefits)
Read the Benefit Guide!



Contacting EBD

SPS Ticket System
Please refrain from
emailing or calling EBD staff
directly



ABC's may complete the Open Enrollment process on
behalf of an employee; **HOWEVER**, an enrollment
form must be attached to the open enrollment event

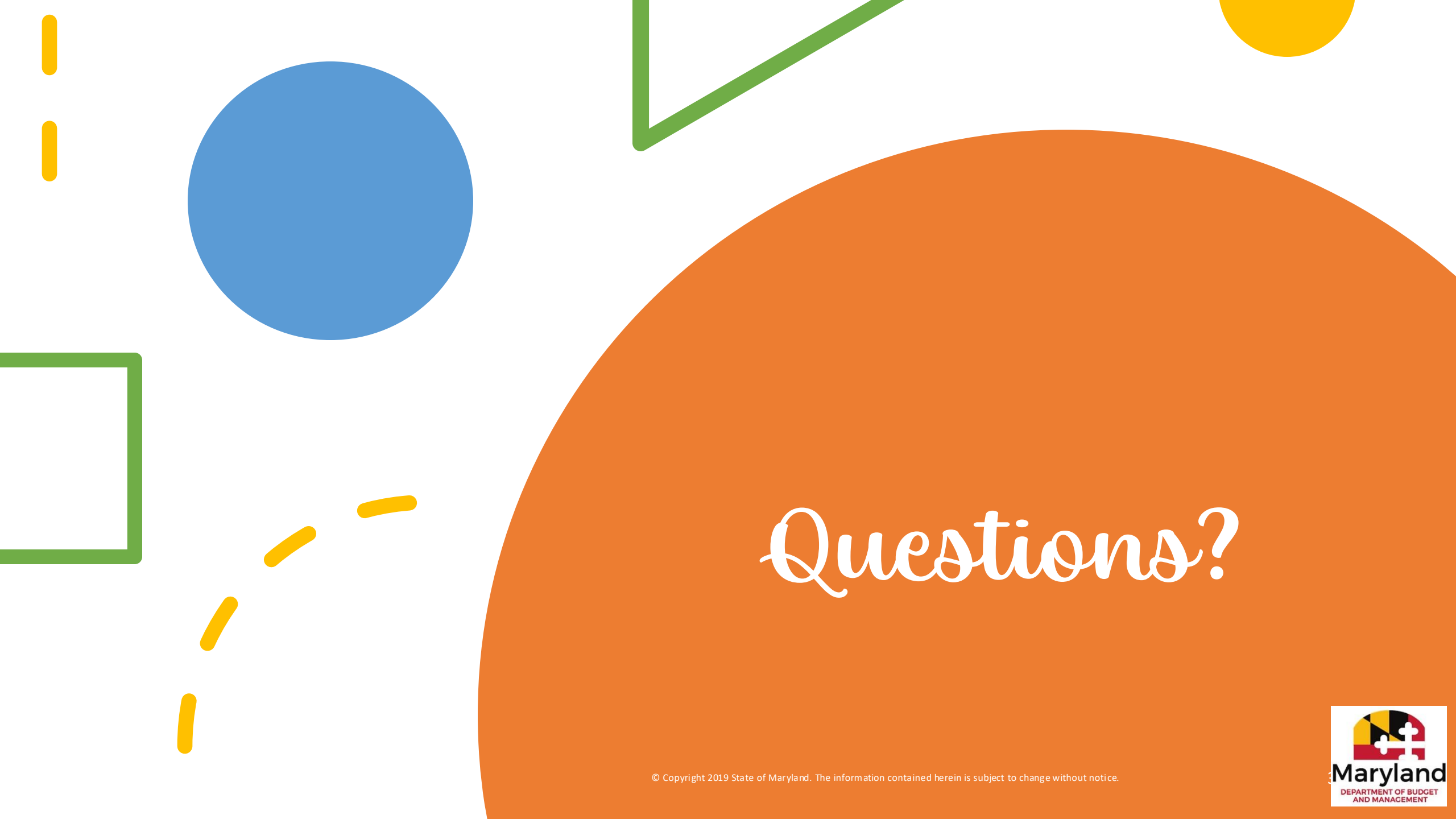


Do Not Forget...Open Enrollment closes at 5pm on
November 7th!



Retiree Reminders:

- **For retiring employees:**
 - Those retiring January 1 must complete a 2026 Retiree Enrollment Form available online at dbm.Maryland.gov/benefits.
 - Retirees age 65 or over OR those with a disability retirement, must enroll in Medicare Parts A, B, & D for full coverage.
 - Medicare eligible dependents of retirees must also enroll in Medicare Part A, B, & D for full coverage.
 - Via Benefits can assist in selecting and enrolling in a Part D plan, call 1-855-556-4419.
- **For current retirees:**
 - Complete the Open Enrollment Event OR
 - Complete the Retiree Enrollment Form mailed to the home address.



Questions?



Thank You!