

# “You’re Enrolled, Now What?”



Benefits Education Session  
February/March 2026



# TODAY'S TOPICS

- BCBS Furman Medical & Pharmacy Plan Design Review
- BCBS Dental Plan Review
- Unum Vision Plan Review
- Flexible Spending Accounts (F.S.A) Review
- Health Savings Account (H.S.A) Review
- Other Ancillary Benefits(Life, Disability, etc. )
- Additional Benefits & Perks Available to You
- Q & A



# 2026 Medical Plan Highlights

Medical Plan Administrator:  
**Blue Cross Blue Shield of SC**

Pharmacy Benefit Manager(PBM)  
**Optum Rx**



\*\*\*\*\*

Medical Plan Options:

- **\$2,500 PPO^ Plan**
- **\$6,500 PPO^ Plan**
- **\$4,000 HDHP\* Plan**



^PPO – Preferred Provider Organization • \*HDHP – High-Deductible Health Plan

\*\*\*\*\*



Identification Cards:

**List only the Faculty/Staff member.**

**Used for Medical & Dental Plan(if applicable)**



# 2026 Medical Plan Design

	<b>\$2,500 PPO</b> In-Network	<b>\$6,500 PPO</b> In-Network	<b>\$4,000 HDHP</b> In-Network
<b>Primary Office Visit</b>	\$30 Copay	\$35 Copay	20% after Ded
<b>Specialist Visit</b>	\$50 Copay	20% after Ded	20% after Ded
<b>Urgent Care</b>	\$50 Copay	20% after Ded	20% after Ded
<b>Emergency Room</b>	\$250 Copay Then 20% after Ded	20% after Ded	20% after Ded
<b>Telemedicine</b>	\$30 Copay	\$35 Copay	20% after Ded
<b>Preventive Care</b>	100% Covered	100% Covered	100% Covered
<b>Deductible</b> (Individual/Family)	\$2,500 / \$5,000	\$6,500 / \$13,000	\$4,000 / \$8,000
<b>OOPM</b> (Individual/Family)	\$7,000 / \$14,000	\$8,500 / \$17,000	\$7,750 / \$15,500
<b>Coinsurance</b>	20% In Network 50% Out of Network	20% In Network 50% Out of Network	20% In Network 50% Out of Network

Ded = Deductible

OOPM = Out of Pocket Maximum

# 2026 Pharmacy Plan Design

	\$2,500 PPO	\$6,500 PPO	\$4,000 HDHP
<b>Prescriptions 31- Day Supply</b>			
Generic	\$20 Copay	\$20 Copay	20% after deductible
Preferred Brand	\$50 Copay	\$50 Copay	20% after deductible
Non-preferred Brand	\$100 Copay	\$100 Copay	20% after deductible
Specialty	\$200 Copay	\$200 Copay	20% after deductible
<b>Prescriptions 90-Day Supply</b>			
Generic	\$30 Copay	\$30 Copay	20% after deductible
Preferred Brand	\$110 Copay	\$110 Copay	20% after deductible
Non-preferred Brand	\$200 Copay (31-Day Supply)	\$200 Copay (31-Day Supply)	20% after deductible
Specialty	Not Covered	Not Covered	Not Covered

Please Note: Some drugs may experience tier changes, step therapy, prior authorization, etc. in conjunction with BCBS formulary changes.

# 2026 Medical Plan Resources & Tools

## BCBS | MY HEALTH TOOLKIT

Mobile app for BCBS of SC



VIEW PLAN INFORMATION

View deductibles and consult your benefits



ID CARDS

Download or send an electronic version of your ID card for you or a family member



FIND DOCTORS AND SERVICES

Valuable quality-of-care ratings and procedure estimates



LOOK UP DRUGS AND COMPARE PRICES

Research medications and dosages



## BCBS | BLUE CARE ON DEMAND

### Care on the Go

- 24/7/365 on-demand access to board-certified physicians
- Average wait time of less than 15 minutes

### Treats More than General Health

Your telemedicine provider gives you access to doctors specializing in primary care, dermatology, mental health, nutrition, and long-term care.

### Cost Per Visit

- \$2,000 PPO: \$30 or \$50 Copay
- \$6,000 PPO: \$35 Copay or 20% after Deductible
- \$4,000 HDHP: 20% after Deductible

### What Conditions can be Treated?

- Allergies
- Cold & Flu
- Rashes
- Pink Eye
- Anxiety
- Depression
- Acne
- And more



Powered by MDLIVE

Get Started: Login to My Health Toolkit (BCBS SC mobile app)

Download today in the Apple App Store or in Google Play.

# BCBS | BLUE CARE ON DEMAND > STAFF TESTIMONIAL



I recently used MDLive for the first time and have been kicking myself for not using it sooner! I was blown away by how easy the process was. This service is faster, more convenient, and much cheaper than going to a traditional doctor's visit.

If you are on the high-deductible plan, this is a no brainer. If you are on a different plan, you still get the benefit of 24/7 access, and the convenience of use while traveling. Check it out now!

Brent B. – Finance & Admin



Powered by **MDLIVE**

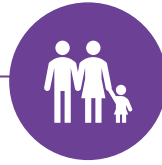


# Additional Tools Available



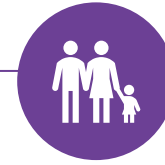
## Employee Wellness Center

- Furman/Prisma Health
- Hours:
  - Mondays 8:30am – 12:30pm
  - Thursdays 12:30pm – 4:30pm
- All faculty, staff, and spouses/domestic partners can utilize the Wellness Center
- \$45 Fee for HDHP members



## Prescription Plan Point Reminders

- Step Therapy
- Narcotic Management
- Dispense as Written
- Research Prescription Prices when able
- Discount Prescription Cards (Good Rx, etc.)



## SmartShopper with Blue Cross Blue Shield

- The cost of health care services vary based upon where you go. SmartShopper rewards you when you choose high-value care while saving you money.
- Receive monetary incentives, when you use SmartShopper to choose a more cost-effective provider
- Incentives range from \$15 to \$750, depending on the procedure and provider.



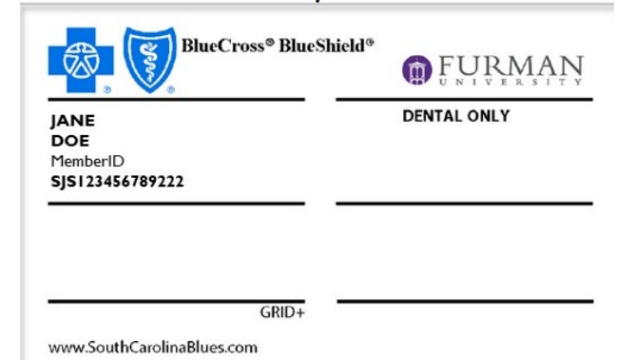
# 2026 Dental Plan Highlights

**Plan Provider:** Blue Cross Blue Shield of SC (BCBS)

**Plan Options:** Standard Plan & Premium Plan

**My Health Toolkit:** review claims, download id cards, find a provider, etc.

**Identification Cards:** GRID+ (represents BCBS Network); list only faculty/staff member;



Plan Design	Standard Plan	Premium Plan
<b>Annual Deductible</b>	\$50 Individual \$150 Family	\$50 Individual \$150 Family
<b>Preventive Services</b>	100% Covered	100% Covered
<b>Basic Services</b>	20% after Deductible	20% after Deductible
<b>Major Services</b>	50% after Deductible	50% after Deductible
<b>Orthodontia</b> *Child Only	50% after Deductible	50% after Deductible
<b>Orthodontia Lifetime Max</b>	\$750	\$1,500
<b>Annual Benefit Maximum</b>	\$750	\$1,500

# 2026 Vision Plan Highlights

**Plan Provider:** Unum (uses the EyeMed network)



**Plan Options:** Low Plan & High Plan

**Unum Website:** Unum.com, ability to review claims, download id cards, find a provider, etc.



**Identification Cards:** Cards downloadable from the Unum Website.

Plan Design	Low	High
Exam Copay	\$20	\$10
Exams/Lenses - Frequency	Once every 12 months	Once every 12 months
Frames	Once every 24 months	Once every 12 months
Elective Contacts	Up to \$130	Up to \$200
Medically Necessary Contacts	100%	100%
Retail Frame Allowance	Up to \$130	Up to \$200
Costco/Walmart Allowance	Up to \$70	Up to \$110

# 2026 Flexible Spending Accounts (FSA)

- FSA Administrator: **Flores HR**
- Three FSA options: A Health Care FSA, a Limited Purpose FSA, and a Dependent Care FSA
- These accounts have annual maximum contributions, must be used within the plan year, and save you money in taxes!
- New Flores HR Online Platform: [accounts.floreshr.com](https://accounts.floreshr.com)
- Employee ID/Company Assigned Identifier: Furman ID with two preceding zeros.

## Healthcare FSA

- Qualified medical, dental, and vision expenses
- Not for HDHP members
- 2026 IRS Max: \$3,400
- Funds available immediately
- Roll-Over: Up to \$680
- You have until March 31<sup>st</sup> to submit receipts from the prior calendar year

## Limited Purpose FSA

- Qualified dental and vision expenses
- Only for HDHP members
- 2026 IRS Max: \$3,400
- Funds available immediately
- Roll-Over: Up to \$680
- You have until March 31<sup>st</sup> to submit receipts from the prior calendar year

## Dependent Care FSA

- Qualified daycare, preschool, after-school, day camp, eldercare for tax dependents
- Eligible regardless of medical plan enrollment
- 2027 IRS Max: \$7,500 per household



# 2026 Health Savings Accounts (HSA)

- H.S.A Custodian: **Accrue Health**
- IRS-regulated HSA offered exclusively to HDHP members
- Pre-tax contributions must be spent on qualified medical, dental, vision, and prescription expenses
- Funds remain in your bank account until you spend them; they do not expire
- Annual contribution is broken out per pay period, and funds must accumulate before they can be spent
- You can't be covered by another health plan, claimed as a dependent on another individual's tax return, and you/your spouse cannot participate in a full-purpose flexible spending account
- Tax Advantages: Pre-tax funds, funds can gain interest, can be used for retirement
- If you enroll in Medicare at age 65, you can no longer contribute to your HSA. However, you will still have access to your remaining HSA funds.
- Anything you do not spend will continue to grow tax-free and roll over year to year.



	Individual	Family
<b>2026 Contribution Maximum</b>	<b>\$4,400</b>	<b>\$8,750</b>
<b>2026 Employer Contribution</b>	<b>\$500</b>	<b>\$1,000</b>
<b>Age 55+ Catch Up</b>	<b>\$1,000</b>	<b>\$2,000</b>
		<b>(if you each have separate HSAs)</b>



# PERKS

- Staff AC - Purple Envelopes, various engagement efforts
- Wellness Program – Group Exercise, Wellness Release Time, Massages, etc.
- Physical Activities Center (PAC)
- Various Discounts - Dining Hall, Bookstore, etc.
- Athletic Tickets
- Time Off – Holidays, Vacation, Sick Time, Paid Leave
- Retirement
- Education Benefits
- Library Membership
- Paladin Perks/Working Advantage
- Other Intangible Benefits



# Questions

