



Open Enrollment is Around the Corner!

DECEMBER 2 – DECEMBER 10, 2025 | BENEFITS EFFECTIVE JANUARY 1, 2026

What to Expect in 2026

- **Medical Plans:** In an effort to control costs, our medical provider is changing back to **BlueCross BlueShield of Tennessee**. Employees continue to have 2 plan designs to choose from: a traditional copay plan or HSA-compatible high-deductible health plan (HDHP). Each plan has the choice of Network S or Network P, making 4 total options designed to fit your needs.
- **Medical Networks:** *Network S* is designed to keep premium costs lower by limiting in-network providers and facilities. Most facilities in the Nashville area are included, like Vanderbilt and St. Thomas. However, TriStar/HCA are not. You may visit any facility, but this would result in expensive out-of-network charges. *Network P* options are more expensive but offer the largest network of providers and facilities (including TriStar/HCA in Tennessee). This gives you freedom and flexibility. Visit www.bcbst.com/findadoctor to search for providers and make an informed network choice.

Current 2025 Semi-Monthly Medical Costs	UHC Surest (Copay Plan)	UHC HDHP
Employee Only	\$121.90	\$67.50
Employee + Spouse	\$377.20	\$235.46
Employee + Child(ren)	\$325.49	\$205.19
Employee + Family	\$556.28	\$340.30

2026 Plans At-a-Glance	BCBST Copay Plan	BCBST HDHP Plan
Indiv. Deductible / Out-of-Pkt	\$3,000 / \$6,000	\$5,000 / \$7,000
Primary Care /Specialist	\$35 / \$75	Deductible then plan pays 50%
ER / Labs	\$250 / \$25	Deductible then plan pays 50%
Prescription Drugs	\$10 / \$35 / \$50	Deductible then plan pays 50%

2026 Semi-Monthly Medical Costs	BCBST Copay Plan Network S	BCBST Copay Plan Network P	BCBST HDHP Network S	BCBST HDHP Network P
Employee Only	\$130.62	\$148.18	\$79.01	\$91.70
Employee + Spouse	\$384.01	\$419.42	\$248.88	\$281.02
Employee + Child(ren)	\$334.64	\$371.39	\$216.88	\$249.44
Employee + Family	\$563.81	\$606.16	\$359.69	\$413.69

- **Health Savings Account (HSA):** Employees enrolled in a high-deductible health plan are eligible to contribute to an HSA. Our vendor will be changing from HSA Bank to **Paylocity**, which integrates seamlessly with our payroll system. Participants will receive a new HSA card in early 2026. More information on fund rollover and HSA Bank account closure is to come. SFM will continue the HSA match.
- **Virtual Care:** When enrolled in one of our medical plans, you'll have access to no-cost 24/7 virtual care through BCBST's **Teladoc**, including virtual primary care, virtual mental health talk therapy, virtual dermatology, and virtual nutrition counseling. If you opt out of medical coverage, you will have access to no-cost virtual care through First Stop Health (please note: virtual mental health visits are not included in 2026).
- **Dental, Vision, Group Term Life/AD&D, Voluntary Life/AD&D, Short-Term Disability, and Long-Term Disability** will continue with Mutual of Omaha
- **Critical Illness and Accident** will continue with Allstate

Take Action: Enrollment through Employee Navigator

Electronic enrollment is conducted through Employee Navigator. You can login at www.employeenavigator.com to complete your enrollment. All employees are encouraged to login and review benefit elections and update beneficiaries.

In-Network Hospitals

Nashville | 37212

The lists below are based on the most recent recorded data from the BCBST website. This list is based on hospitals within 50 miles of the zip code above. Always verify the provider and facility before you seek treatment. When traveling outside of Tennessee, all BlueCross BlueShield facilities will be considered in-network.

Find a medical provider: bcbst.com/findadoctor

Network S	Network P
<p><i>Hospitals within 50 miles of 37212</i></p>	<p><i>Hospitals within 50 miles of 37212</i></p>
<ul style="list-style-type: none"> • Ascension Saint Thomas Hickman Hospital • Ascension Saint Thomas Hospital • Ascension Saint Thomas Rutherford Hospital • Ascension Saint Thomas Stones River Hospital LLC • Houston County Community Hospital • Macon County General Hospital • Marshall Medical Center • Maury Regional Medical Center • Nashville General Hospital • Riverview Regional Medical Center • Select Specialty Hospital Nashville LLC • St Thomas Hospital for Spinal Surgery • Sumner Regional Medical Center • Tennova Healthcare Clarksville • Trousdale Medical Center • TrustPoint Hospital • Vanderbilt Bedford Hospital • Vanderbilt Children’s Hospital • Vanderbilt University Medical Center • Vanderbilt Wilson County Hospital • Williamson Medical Center 	<ul style="list-style-type: none"> • Ascension Saint Thomas Hickman Hospital • Ascension Saint Thomas Hospital • Ascension Saint Thomas Rutherford Hospital • Ascension Saint Thomas Stones River Hospital LLC • Centennial Medical Center at Ashland City • Horizon Medical Center • Houston County Community Hospital • Macon County General Hospital • Marshall Medical Center • Maury Regional Medical Center • Nashville General Hospital • NorthCrest Medical Center • Riverview Regional Medical Center • Select Specialty Hospital Nashville LLC • St Thomas Hospital for Spinal Surgery • Sumner Regional Medical Center • Tennova Healthcare Clarksville • TriStar Centennial Medical Center • TriStar Hendersonville Medical Center • TriStar Skyline Medical Center • TriStar Southern Hills Medical Center • TriStar Stonecrest Medical Center • TriStar Summit Medical Center • Trousdale Medical Center • TrustPoint Hospital • Unity Medical Center • Vanderbilt Bedford Hospital • Vanderbilt Children’s Hospital • Vanderbilt University Medical Center • Vanderbilt Wilson County Hospital • Williamson Medical Center