

# HR HAPPENINGS

## OCTOBER 2025

**Presented by:**

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# »»» REMINDER


The latest quarterly Peakon Survey will remain open until October 22<sup>nd</sup>. If you haven't completed the survey for this round, please do so as soon as possible! Scan the QR code or access the survey from your e-mail.

WORKDAY  
**Peakon**  
Employee Voice

SCAN THIS CODE TO  
ACCESS THE SURVEY



**B** BLESSING  
HEALTH



## WHY PEAKON?

- Quarterly engagement allows more time for improvement between surveys and helps build a culture of continuous listening.
- Provides a platform for two-way communication to enable meaningful and actionable conversations.
- A way to collect both qualitative and quantitative data to influence organizational change and measure the success of those changes over time.



# AGENDA

- **Welcome**
- **Open Enrollment 11/4-11/25 - ACTION REQUIRED**
- **Health Plan spend - Choose Blessing**
- **Health Savings Account updates**
- **2026 Health plan changes & enhancements**
- **Be Well with Diabetes**
- **Review of Leave process (FMLA & STD)**
- **Permanent Life Insurance with Long Term Care**
- **Child Care updates**
- **Wellness Center updates**
- **Looking ahead**



# OPEN ENROLLMENT



Benefit eligible employees are **REQUIRED** to:

1. Complete a review of their benefits
2. Confirm their elections
3. Review their personal information

during Open Enrollment for 2026 benefits.

As a reminder, employees who wish to participate in a

- Health Savings Accounts (HDHP participants only),
- Flexible Spending Accounts or,
- PTO sell

**MUST RE-ELECT** these benefits annually.



# OPEN ENROLLMENT

## Things you need to verify when completing Open Enrollment:

- Your mailing address and current phone number
- Your life insurance beneficiaries
- Address of dependents living outside of the Current Health Solutions Primary Service Area (Ex. college students)
- Dependent SSN's (compliance requirement)





# OPEN ENROLLMENT - ADDING DEPENDENTS



**If you plan to add an eligible dependent (a spouse or child) to your health insurance plan, you will be required to provide dependent eligibility verification (a marriage license or birth certificate). Coverage for the new health plan member will remain pending until this documentation is received.**

# OPEN ENROLLMENT

**[www.blessinghealth.org/openenrollment](http://www.blessinghealth.org/openenrollment)**

1. Enroll directly in Benefit Solver via Virtual HR
2. Call the Blessing Health Service Center at 855-505-7593
3. Attend an Enrollment session to get help from Human Resources





# OPEN ENROLLMENT

[www.blessinghealth.org/openenrollment](http://www.blessinghealth.org/openenrollment)



Enrollment Sessions		
Date	Time	Location
Monday 11/10/2025	7:00 – 5:00pm	11 <sup>th</sup> Street – Educational Services Classroom
Tuesday 11/11/2025	8:30 – Noon	Denman Linen
Thursday 11/13/2025	8:00 – Noon	Illini - Dining Room
Thursday 11/13/2025	2:00 – 4:00pm	48 <sup>th</sup> & Maine - Room 205
Thursday 11/20/2025	8:00 - Noon	Hannibal – MJB Conference Room

# CHOOSE BLESSING



One of the most significant contributions you can make to impact the performance of our Health Plan is to  
**CHOOSE BLESSING.**

This not only includes the providers you see but, also the additional services you need like Pharmacy, Medical Equipment, and diagnostic services. Choosing Blessing keeps these expenses “in house” and allows us to provide deep discounts for the care and services you receive.

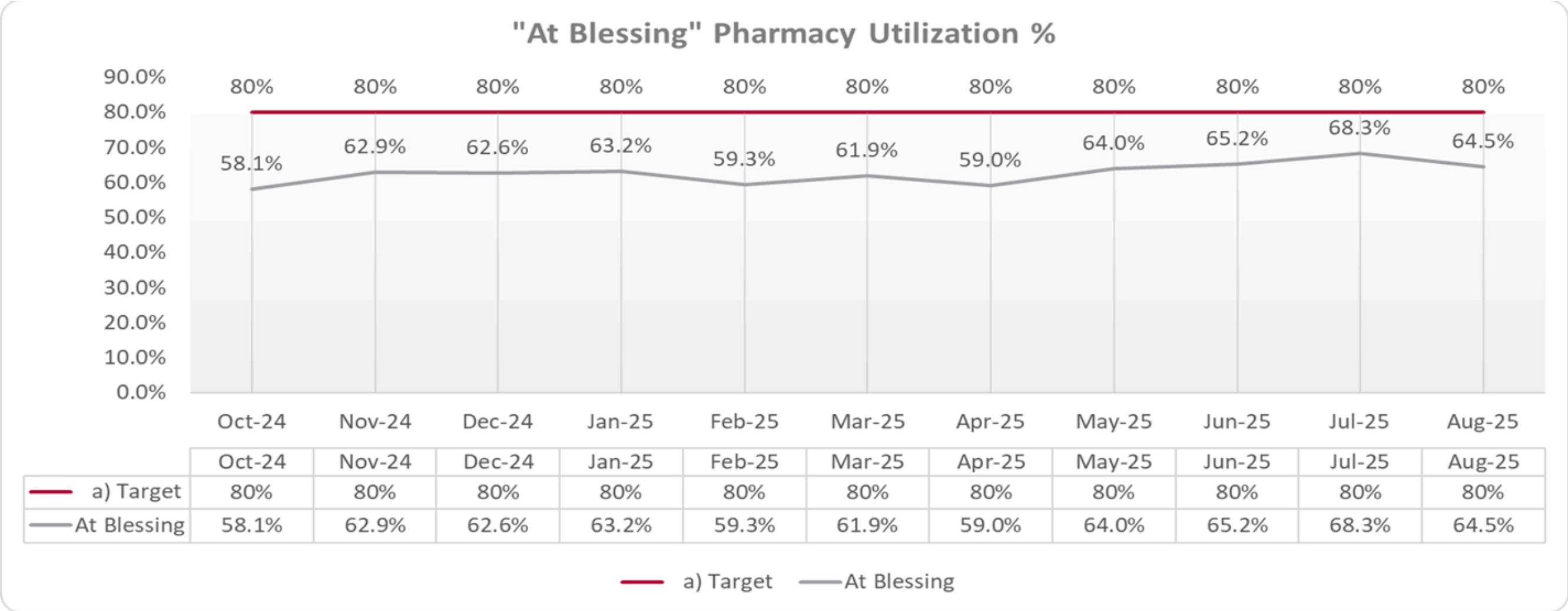




# CHOOSE BLESSING: PHARMACY



Fiscal Year 25 “at Blessing” Pharmacy usage	
11 month YTD average (through August)	63%
GOAL	80%
Variance	-17%





# CHOOSE BLESSING: PHARMACY

## **BROWN DRUG**

1121 Maine St., Quincy, IL

## **BLESSING HOSPITAL RETAIL PHARMACY**

1005 Broadway St., Rm 1970-107, Quincy, IL

## **DENMAN COUNTRY DRUG**

102 Prairie Mills Rd., Golden, IL

## **ILLINI HEALTH SERVICES PHARMACY**

321 N. Monroe St., Pittsfield, IL

## **BLESSING HEALTH PHARMACY**

100 Medical Dr., Hannibal, MO

## **BLESSING HEALTH SPECIALTY PHARMACY**

1005 Broadway St., Rm 1954-304, Quincy, IL



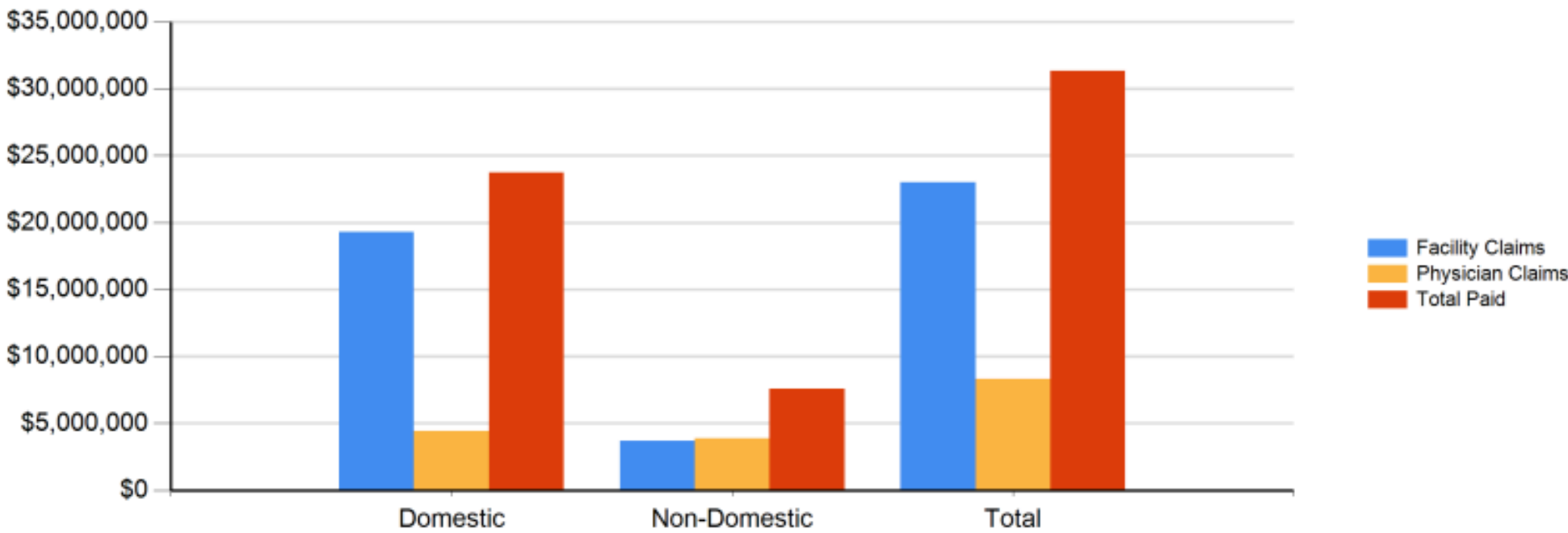
As a reminder, Specialty medications are required to be filled at Blessing Health Specialty Pharmacy



# CHOOSE BLESSING: FACILITIES & PROVIDERS

## Blessing Health System

Total Paid Domestic vs. Non-Domestic  
January 2025 - August 2025



Domestic Status	Total		Facility		Physican	
	Paid	% Paid	Paid	% Paid	Paid	% Paid
Domestic	\$23,720,266	75.75%	\$19,293,223	83.86%	\$4,427,043	53.28%
Non-Domestic	\$7,592,750	24.24%	\$3,711,812	16.13%	\$3,880,938	46.71%
Total	\$31,313,016	100.00%	\$23,005,035	100.00%	\$8,307,981	100.00%

**Domestic = “At Blessing”**  
**Non-Domestic = “Not at Blessing”**

Calendar Year 25 “at Blessing” Facility & Provider usage	
8 month YTD average (through August)	76%
GOAL	80%
Variance	-4%





# HEALTH SAVINGS ACCOUNT (HSA) UPDATES



Effective January 1, 2026, eligible High Deductible Health Plan participants will have a MyChoice Accounts HSA with UMB Healthcare Services. Employees with an existing HSA with the MMA Spending Account Service center will receive more detailed information about how this change will impact them.



# What is an HSA?

**For members enrolled in the HDHP  
(High Deductible Health Plan)**

**A Health Savings Account (HSA)** is an account that allows you to use pre-tax dollars to pay for health care expenses, like medical, dental, vision and prescription expenses. Think of it as a way to cover your deductible and as long-term savings.

## Account Advantages

- HSAs never “expire”
- HSAs are “portable”
- Tax savings
- Multiple uses
- Invest funds for growth
- Easy to access
- Mobile and online access
- Member service support

## HSA Contributions

**You decide how much to contribute to your account up to the IRS limit.**

### Maximum annual contributions for HSA 2026:

- \$4,400/year filing single
- \$8,750/year filing jointly

Contributions are tax free and processed through payroll in equal deductions throughout the year. You can change your election amount at any time.



## FREE MONEY

**Blessing Health System  
contributes to the HSA in  
January.**

**\$500/single/year**

**\$1,000/family/year**



# 2026 HEALTH PLAN UPDATES

➤ Plan design changes

➤ NEW PLAN

➤ Rates

**Because of your Peakon comments and suggestions, we've worked to make plan design changes, enhancements, and even a new plan that will keep your costs stable and provide the coverage your family needs.**






# Plan Design changes:


Increases to deductibles &  
Out of Pocket maximums



## 2025 CURRENT DESIGN

	Standard Plan			High Deductible Plan		
	In-Network		Out-of-Network	In-Network		Out-of-Network
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
<b>ANNUAL DEDUCTIBLE</b> All benefits with a coinsurance % are first subject to the respective deductible						
<b>Annual Deductible:</b>						
Individual	\$250	\$2,000	\$3,000	\$1,800	\$2,500	\$4,000
Employee + Children	\$500	\$3,000	\$5,000	\$3,600	\$5,000	\$8,000
Employee + Spouse	\$500	\$3,000	\$5,000	\$3,600	\$5,000	\$8,000
Family	\$500	\$4,000	\$7,000	\$3,600	\$5,000	\$8,000
<b>Out-of-Pocket Maximum:</b>						
Individual	\$7,350	\$7,350	No limit	\$3,600	\$6,650	No limit
Employee + Children	\$12,300	\$12,300	No limit	\$7,200	\$13,300	No limit
Employee + Spouse	\$14,700	\$14,700	No limit	\$7,200	\$13,300	No limit
Family	\$14,700	\$14,700	No limit	\$7,200	\$13,300	No limit

## 2026 PROPOSED CHANGES

	Standard Plan			High Deductible Plan		
	In-Network		Out-of-Network	In-Network		Out-of-Network
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
ANNUAL DEDUCTIBLE						
All benefits with a coinsurance % are first subject to the respective deductible						
Annual Deductible:						
Individual	\$500	\$2,000	\$3,000	\$2,000	\$3,500	\$5,000
Employee + Children	\$750	\$3,000	\$5,000	\$4,000	\$7,000	\$10,000
Employee + Spouse	\$1,000	\$4,000	\$5,000	\$4,000	\$7,000	\$10,000
Family	\$1,000	\$4,000	\$7,000	\$4,000	\$7,000	\$10,000
Out-of-Pocket Maximum:						
Individual	\$7,350	\$7,350	No limit	\$4,000	\$7,000	No limit
Employee + Children	\$12,300	\$12,300	No limit	\$8,000	\$14,000	No limit
Employee + Spouse	\$14,700	\$14,700	No limit	\$8,000	\$14,000	No limit
Family	\$14,700	\$14,700	No limit	\$8,000	\$14,000	No limit



# Plan Design changes:

Increased coverage at Tier 1  
Orthopedic providers



In response to increased usage at Tier 2 Orthopedic providers, effective January 1, 2026, coverage at Tier 1 Orthopedic providers will increase from 90% to 95%.




Enhanced Plan

New Plan for 2026:

Plan highlights:

- Lower Out of Pocket maximum than the Standard & HDHP plans
- 80% coverage at Tier 2 providers
- No wellness discount

Ideal for those who live outside of CHS Primary Service area and seek care primarily at Tier 2 providers.

2026 ENHANCED PLAN			
	Enhanced Plan		
	In-Network		Out-of-Network
	Tier 1	Tier 2	Tier 3
ANNUAL DEDUCTIBLE			
All benefits with a coinsurance % are first subject to the respective deductible			
Annual Deductible:			
Individual	\$1,000	\$1,250	\$2,500
Employee + Children	\$2,000	\$2,500	\$5,000
Employee + Spouse	\$2,000	\$2,500	\$5,000
Family	\$2,000	\$2,500	\$5,000
Out-of-Pocket Maximum:			
Individual	\$4,000	\$5,000	No Limit
Employee + Children	\$5,000	\$7,000	No Limit
Employee + Spouse	\$8,000	\$9,000	No Limit
Family	\$8,000	\$9,000	No Limit



# Health Plan Premiums:

## Rates



2026 BI-WEEKLY HEALTH PLAN RATES		
Standard Plan		
With Wellness Incentive	Full-Time	Part-Time
Employee Only	\$ 100.54	\$ 201.08
Employee + Child(ren)	\$ 190.53	\$ 381.07
Employee + Spouse	\$ 220.76	\$ 441.53
Employee + Family	\$ 265.57	\$ 531.12
Without Wellness Incentive	Full-Time	Part-Time
Employee Only	\$ 135.67	\$ 271.34
Employee + Child(ren)	\$ 257.12	\$ 514.24
Employee + Spouse	\$ 297.91	\$ 595.84
Employee + Family	\$ 358.38	\$ 716.76
Enhanced Plan		
Employee Only	\$ 159.36	\$ 296.79
Employee + Child(ren)	\$ 307.57	\$ 568.03
Employee + Spouse	\$ 318.72	\$ 620.52
Employee + Family	\$ 495.61	\$ 858.65
High Deductible Plan		
Employee Only	\$ 54.81	\$ 74.96
Employee + Child(ren)	\$ 106.68	\$ 213.38
Employee + Spouse	\$ 119.46	\$ 238.89
Employee + Family	\$ 145.52	\$ 291.04

Full Time average increase: \$3.68

Part Time average increase: \$7.31



# BE WELL WITH DIABETES

**In 2025, we implemented a \$15.00 per pay period membership fee in order to receive incentives from the BWWD program. Effective 1/1/2026, this fee will increase to \$25.00 per pay period. Members will still receive the same incentives they currently do on medications, testing supplies, and diabetic education sessions.**

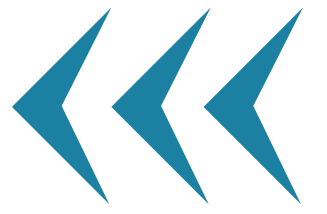




# LEAVE PROCESS REVIEW

**What you need to know  
about the Family Medical  
Leave Act (FMLA) and  
Short Term Disability  
(STD) Claims**

# When is an Employee Required to Open a Leave Case?



- When department leadership is aware that an attendance situation arises that would cause the employee to miss more than three consecutive calendar days, leadership should refer the employee to contact Lincoln Financial Group (and initiate a leave request in Kronos) to determine if their leave would qualify as a serious health condition under FMLA
- The only exceptions are:
  - Emergency Situation
  - Military Emergency

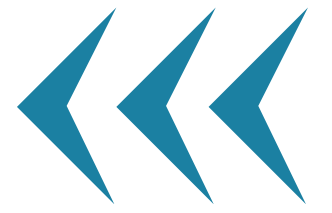


# What is Required for an Employee to Return to Work?



- An employee must have a return to work release in order to return to duty
- The release must indicate that the employee is cleared to return to work with out restriction or;
- If the release indicates that an employee may return to work with restrictions, HR will review the restriction request along with the employees job description and work with the departmental leadership team to determine if the restrictions can be accommodated

# New Workflow for Employee's on Leave



- Effective 10/01/2025- We will begin turning off system access to employees on medical leave
- Employee access will be turned off beginning the first day of a medical leave or upon notification of the medical leave start date
- Before access will be reinstated, HR must have a return to work release along with any restrictions
- Any employee who does not provide the required information will be unable to work until the documentation is received.
- We recommend that employees send their return to work release paperwork in advance of their return to work date when possible
- We have partnered with IT to ensure that access will be restored timely for impacted employees



# PERMANENT LIFE WITH LONG TERM CARE

**Effective 9/1/2025, Blessing switched from TransAmerica to AllState as the vendor for our Permanent Life with Long Term Care Insurance. Employees who were enrolled on this benefit received a communication. Blessing will no longer offer payroll deduct as a way to pay the premiums for this benefit. Employees can still elect the benefit during Open Enrollment.**



# EARLY LEARNING CENTER UPDATES



**Effective 1/4/2026 rates at the Early Learning Center will increase by \$10 per week. Before and after school care will increase from \$7/hr to \$8/hr. The ELC rates will continue to be significantly lower than the community average.**

WEEKLY RATES		
Category	Current (Jan 2025)	New Rates eff 1/4/26
6 wks-24 mos.	\$185	\$195
24 mos.-36 mos.	\$170	\$180
3 yrs-kindergarten	\$160	\$170
Before & After School	\$7/hour	\$8/hour
School-Age Summer	\$150	\$160





# WELLNESS CENTER UPDATES



**Effective 1/1/2026, **NEW** members to the Wellness Center will incur a one time joiner fee of \$25.00 per individual. Employee memberships will continue to be free after the joiner fee is paid. Family memberships rates will continue to apply.**





# LOOKING AHEAD TO 2026



- Retirement Plan Engagement
- Benefit Education





# QUESTIONS



