STARK COUNTY SCHOOLS
COUNCIL OF GOVERNMENTS

NEWSLETTER

October 2026 Vol. 4

TOP NEWS

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OPEN ENROLLMENT AHEAD!

Open enrollment is a critical window each year when individuals and families can review, select, or change their health insurance coverage. Missing this period can mean being locked into a plan that no longer fits your needs—or worse, going without coverage altogether unless you qualify for a special enrollment period. This process is especially important as personal circumstances—such as family size or beneficiary designations—can change from year to year.

The insurance open enrollment window for 2026 runs from November 1 through the end of November (the exact deadline varies by employer; be sure to check your benefits administrator for details), providing a limited but essential opportunity for individuals to enroll in or make changes to their coverage. **During this period, it is important to carefully review available plan options, confirm eligibility, and submit all required information before the deadline to avoid gaps in coverage.** Detailed instructions on how to complete the enrollment process, including key steps , are provided on the following pages.

OPEN ENROLLMENT

PLANSOURCE

Open enrollment season begins soon! Be sure that you re-enroll in benefits during your employer's open enrollment period so you are eligible for coverage beginning 1/1/2027.

IF YOU ARE DECLINING COVERAGE, YOU ARE STILL REQUIRED TO LOG INTO PLANSOURCE TO DECLINE COVERAGE AND UPDATE BENEFICIARIES FOR LIFE INSURANCE IF APPLICABLE.

You can watch a short 6-minute video that walks you through the open enrollment process by clicking the button at the bottom of the newsletter.

As a reminder, you only have 30 days to provide any spousal forms that are requested from the system. After 30 days, your spouse is no longer eligible for medical coverage.
Please verify that social security numbers are entered for all dependents listed in your family.

Can't remember your password? No worries! Simply enter your username in PlanSource then select "Need Help?". Check "I forgot my password" and re-enter your username. Fill in last name, birthdate and **first 5 digits** of your social security number then continue. The system will prompt you to reset your password!

5 Easy Steps to Enroll

1

LOG IN

Log in to PlanSource.

benefits.plansource.com

PLANSOURCE

2

REVIEW

Review your demographic information in your profile and notify your admin of any changes.

Review family members and make sure all who should have coverages are showing and all SSNs are listed.

3

SHOP

Shop eligible benefits.

You can compare what you enrolled in the previous year while shopping.

Make sure everyone who should have coverage have check marks next to their names.

4

REVIEW

Review the elected coverages, then proceed to update your beneficiaries for life insurance.

5

CHECKOUT

Complete checkout and upload any needed supporting documents.

HOORAY!

Give yourself a pat on the back! You have completed open enrollment.

IMPORTANT: This is an active enrollment. You must enroll in or decline coverage for 2027 and update beneficiaries for life insurance.

NEW FOR 2027: AULTCARE UPDATES

Flexible Spending Accounts (FSA)

AultCare is now offering Medical and Dependent Care Flexible Spending Accounts (FSAs) for members who choose AultCare as their medical carrier.

If you enroll in an FSA and select AultCare as your medical carrier, **AultCare will automatically serve as your FSA administrator.**

Cigna PPO Network Enhancements

We are expanding access to care and making it easier to find providers when you need them!

All AultCare members will now have access to the Cigna PPO Network for services received outside Stark, Tuscarawas, Holmes, Wayne, Carroll, Summit, Cuyahoga counties.

This enhancement provides access to a nationwide network of providers, which can be especially helpful for:

- Students attending college away from home
- Business or personal travel
- Family members living outside the local area

You will have the peace of mind that comes with expanded provider access wherever life takes you.

Cleveland Clinic and University Hospitals

Did you know that both Cleveland Clinic and University Hospitals are included in the AultCare network?

Community Healthcare Returns

We are pleased to share that Community Healthcare has rejoined the AultCare network.

DEDUCTIBLE & COINSURANCE CHANGES

IMPORTANT: Please note the changes in deductibles, coinsurance, and max out-of-pocket expenses, effective January 1, 2027.

Single Coverage

Deductible: $400
Coinsurance: $1,200
Max out-of- pocket: $1,600

Family

Deductible: $800
Coinsurance: $2,400
Max out-of-pocket: $3,200

FACTS, FUN AND FINE PRINT

Knock, knock.
Who's there?
HIPAA.
HIPAA who?
Sorry, I can't tell you.

THE LIGHTER SIDE OF INSURANCE

Did you know that Taco Bell once purchased taco insurance?

IIn 2001, Taco Bell promised everyone in America a free taco, but there were obvious guidelines. If the Mir space station landed in its intended crashing perimeter in the South Pacific Ocean, everyone would win a free taco. So, Taco Bell purchased a taco insurance policy to cover the costs, had the space station landed in the designated perimeter. Luckily for Taco Bell, but disappointing for Americans, the Mir space station did not end up crashing in the intended spot.

QUESTIONS ABOUT YOUR HEALTH PLAN?

First Stop
Contact Customer Service

AultCare - 1-800-344-8858
Medical Mutual - 1-888-404-0335

Next Stop
Talk to your Benefits Coordinator

Final Stop
Contact a member of your Stark COG Team
330-492-8136

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