



State of

South Dakota

BUREAU OF HUMAN RESOURCES
AND ADMINISTRATION

Agenda

- Housekeeping
- Who's Here Today?
- How to Move to Breakout Rooms
- Benefits Information
 - FY26 Plan Information
 - Health Plan Changes & Premiums for Health Plans
 - Premiums for Dental Plans

Agenda

- Open Enrollment Information
- Q&A

Housekeeping

- There will be presentations from each of the third-party administrators at the top of each hour
- Please stay on mute during the presentations so that everyone can enjoy learning about the benefits
- After the presentation, each administrator will be available for Q&As

Who's Here Today?



How to Move to Breakout Rooms



Washington High Deductible Health Plan

PREMIUMS		24 PAY PERIODS	12 PAY PERIODS
Employee		\$0	\$0
Employee + spouse		\$59.91	\$119.82
Employee + child(ren)		\$23.74	\$47.48
Family		\$70.59	\$141.18
YOUR COST SHARE			
Deductible	Medical	\$5,750 single \$11,500 family	
	Pharmacy	Combined with medical deductible	
Coinsurance		No coinsurance	
Out-of-pocket max (OPM)	Medical & pharmacy combined	\$5,750 single \$11,500 family	
Medical care	Office visits	Deductible	
	Urgent care		
	ER		
	Diagnostic tests (X-ray, blood work)		
	Outpatient		
	Inpatient		

Lincoln High Deductible Health Plan

PREMIUMS		24 PAY PERIODS	12 PAY PERIODS
Employee		\$14.45	\$28.90
Employee + spouse		\$93.80	\$187.60
Employee + child(ren)		\$45.57	\$91.14
Family		\$110.55	\$221.10
YOUR COST SHARE			
Deductible	Medical	\$3,500 single \$7,000 family	
	Pharmacy	Combined with medical deductible	
Coinsurance		25%	
Out-of-pocket max (OPM)	Medical & pharmacy combined	\$6,500 single \$13,000 family	
Medical care	Office visits	Deductible then coinsurance	
	Urgent care		
	ER		
	Diagnostic tests (X-ray, blood work)		
	Outpatient		
	Inpatient		

Jefferson Low Deductible Health Plan

PREMIUMS		24 PAY PERIODS	12 PAY PERIODS
Employee		\$54.46	\$108.92
Employee + spouse		\$201.13	\$402.26
Employee + child(ren)		\$109.50	\$219.00
Family		\$235.82	\$471.64
YOUR COST SHARE			
Deductible	Medical	\$2,000 single \$4,000 family	
	Pharmacy	No deductible	
Coinsurance		30%	
Out-of-pocket max (OPM)	Medical & pharmacy combined	\$4,500 single \$9,000 family	
Medical care	Office visits	\$50 primary care \$100 non-primary care	
	Urgent care	\$50	
	ER	\$250 + 30% coinsurance	
	Diagnostic tests (X-ray, blood work)	Deductible then coinsurance	
	Outpatient		
	Inpatient		

Jefferson Low Deductible Health Plan

Tier Level	Copay
Tier 1	\$25
Tier 2	\$65
Tier 3	\$150
Preferred Specialty	\$300
Non-Preferred Specialty	\$450

Roosevelt No Deductible Health Plan

PREMIUMS		24 PAY PERIODS	12 PAY PERIODS
Employee		\$70.56	\$141.12
Employee + spouse		\$242.16	\$484.32
Employee + child(ren)		\$132.83	\$269.66
Family		\$284.01	\$568.02
YOUR COST SHARE			
Deductible	Medical	No deductible	
	Pharmacy	No deductible	
Coinsurance		No coinsurance	
Out-of-pocket max (OPM)	Medical & pharmacy combined	\$6,000 single \$12,000 family	
Medical care	Office visits	\$40 primary care \$75 non-primary care	
	Urgent care	\$40	
	ER	\$500	
	Diagnostic tests (X-ray, blood work)	\$30 in an office setting	
	Outpatient	\$2,500	
	Inpatient	\$3,500	

Dental Premiums

Dental Plan Information		
Base Dental Plan	Coverage Level	Monthly Premium
	Employee Only	\$ 15.96
	Employee + Spouse	\$ 57.14
	Employee + Child(ren)	\$ 64.92
	Family	\$ 106.08
Enhanced Dental Plan	Coverage Level	Monthly Premium
	Employee Only	\$ 40.76
	Employee + Spouse	\$ 106.60
	Employee + Child(ren)	\$ 109.18
	Family	\$ 175.04
**Premiums reflect a \$25.32 per month subsidy provided by the State		

FY26 Open Enrollment

- Open Enrollment dates are May 1 – May 15, 2025
- As with previous years, this means that you will need to login to Employee Space to actively elect your benefits for the upcoming plan year.
 - We encourage you to login to your Employee Space prior to Open Enrollment to ensure you do not experience issues during the Open Enrollment period.

This allows you to review your current benefits each year to decide if your benefits fit for you and your family

Watch for important upcoming communications!

Thank you!

Please contact your Human Resources Specialist
or the Benefits Department at 605-773-3148 or
via email at benefitswebsite@state.sd.us.

To view resources available on the information presented today, please visit:
<https://bhr.sd.gov/benefitsfairs/index.html>