



**BENEFITS OPEN ENROLLMENT**  
**2026-2027**



# TIDELANDS HEALTH 2026-2027 BENEFIT YEAR



**Remember, Workday is where you find your current selected benefits with Tideland Health. In Workday, look for your open enrollment task.**

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At Tideland Health, we are committed to providing a competitive benefits program that supports the health, well-being and financial security of you and your family. Investing in our people is one of the most important ways we fulfill our mission and continue to be an employer of choice.

As we are preparing for this year's Open Enrollment, we are pleased to introduce enhancements designed to keep our benefits competitive, affordable, and aligned with the needs of our workforce. Despite continued increases in healthcare costs, employee medical and dental premium contributions will remain unchanged for the 2026–2027 plan year. This reflects our ongoing commitment to providing high-quality, affordable benefits that support the health and well-being of our team members and their families.

We recently expanded medical plan coverage to include all MUSC providers in the Tideland Health medical plan network (Tier 1). Beginning Oct. 1, 2026, we are excited to announce all MUSC facilities will be added to Tier 1. These enhancements reflect our continued partnership with MUSC Health and provide employees and their covered family members with broader access to care and a more seamless healthcare experience across our integrated health system.

Open Enrollment is your annual opportunity to review your benefit options and make the elections that best meet your needs. I encourage you to take time to explore the available resources and carefully consider your choices before the enrollment deadline.

Thank you for your continued dedication to our patients, our communities and one another. We are proud to invest in a benefits program designed to support you through every stage of life and help you and your family thrive.

**Jay Hinesley**  
*Chief Executive Officer*

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Visit **[tidelandhealthbenefits.org](https://tidelandhealthbenefits.org)** for complete benefits details, including what's new, helpful reminders and benefit premiums.

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## ACTIONS YOU ARE REQUIRED TO TAKE DURING OPEN ENROLLMENT AUG. 12-31

- Confirm current elections, and make changes to meet your needs for the 2026-2027 plan year that starts Oct. 1. All actions, enrollment and changes must be made through Workday.
- If you have a flexible spending account, or FSA, for medical or dependent daycare, you are *required to make new elections to contribute to your FSA every year.*

## IMPORTANT NOTES

- This is your only chance to sign up for or adjust your benefits this year – unless you experience a qualifying life event. Visit [tidelandshealthbenefits.org](https://tidelandshealthbenefits.org) to review your benefits.
- There will be no changes to medical, dental or vision employee premiums this plan year.
- There are no changes to deductibles, coinsurance, copays or out-of-pocket maximums under the medical, dental and vision plans.
- **New!** Effective Oct. 1, 2026, all MUSC providers, services and facilities will be included in the Tidelands Health medical plan network under the Tidelands Health tier.
- **Reminder:** Health Reimbursement Account (HRA) maximum rollover increased to \$4,000

## SEE FULL DETAILS OF UPCOMING CHANGES AT [TIDELANDSHEALTHBENEFITS.ORG](https://tidelandshealthbenefits.org).



- The maximum you can contribute to a medical flexible spending account for plan year 2026-2027 (Oct. 1-Sept. 30) is \$3,400. The maximum for dependent daycare FSA is \$7,500 per household. You must make a new annual election during open enrollment. If you have a current medical FSA balance, only \$660 can be rolled over on Oct. 1. Check out [fsastore.com](https://fsastore.com) for thousands of eligible products.
- **Reminder:** Tidelands Health provides Identity Theft coverage through Allstate at no cost to you! Make sure to review and enroll.

## PREFER TO ENROLL ON YOUR OWN?

- Visit [tidelandshealthbenefits.org](https://tidelandshealthbenefits.org) to review benefits and find a quick link to Workday to complete your open enrollment task.
- Follow the prompts through each benefit plan. At the summary page, review and confirm your benefits selections and click submit.
  - If you add dependents for the first time, you will need to upload dependent verification documentation.
- **Important:** *To enroll or manage a voluntary Unum whole life insurance plan, you must schedule a call or in-person meeting with a benefits counselor.*

If you prefer having a benefits counselor guide you through the process, visit [myenrollmentschedule.com/tidelands](https://myenrollmentschedule.com/tidelands) to schedule your benefits review session. Be prepared to log into Workday as you will be navigating through your enrollment event and confirming your elections yourself.

**For phone appointments, you must have access to a computer and be logged in to Workday prior to your appointment.**



## QUESTIONS AS YOU NAVIGATE THROUGH OPEN ENROLLMENT? EMAIL [BENEFITSTEAM@TIDELANDSHEALTH.ORG](mailto:benefitsteam@tidelandshealth.org).



**TIDELANDS  
HEALTH**

*with MUSC Health*

**Our mission:** We help people live better lives through better health.

**Our vision:** We will be our region's first choice for health and wellness.

**Our purpose:** Better health begins here.

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[tidelandshealth.org](http://tidelandshealth.org)

1-866-TIDELANDS

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