2026 - 27 Open Enrollment HIGHLIGHTS

Open Enrollment for 2026-2027 will be held July 20 – 31, 2026

PASSIVE OPEN ENROLLMENT

This year's Open Enrollment will be **Passive**. If you are currently enrolled in benefits, your coverage will continue into the new plan year unless you make changes.

However, you must actively enroll if you wish to participate in a Healthcare Flexible Spending Account (FSA), Limited Purpose FSA (LPFSA), or Dependent Care FSA (DC FSA) for the 2026-2027 plan year.

We strongly encourage all benefit-eligible employees to log in to Employee Navigator during the Open Enrollment period to review and confirm that your benefit elections and personal information are up to date.

How to Enroll:

Elections must be made via Employee Navigator. Instructions are as follows:

1. Go to the Employee Navigator website at: www.employeenavigator.com/benefits/account/login
2. Click "**register as a new user**"
3. Add your name, last 4 of SSN, date of birth
4. Add the company identifier: **1916Co**
5. Create your username and password

Online Benefit Resource!

BenePortal

BenePortal is a valuable online resource that houses all our benefit program information. It's your one-stop-shop for benefit related information, quick links to carrier websites, and much more! You and your family can access BenePortal anytime at www.1916companybenefits.com.

Benefits Member Advocacy Center (MAC)

The Benefits Member Advocacy Center ("Benefits MAC'), provided by Conner Strong & Buckelew, allows you to speak to a specially trained Member Advocate who can assist with benefit claim issues, coverage questions, and enrollment inquires. Member Advocates are available Monday-Friday, 8:30 am to 5:00 pm ET. Call 800.563.9929 or submit a request online at www.connerstrong.com/memberadvocacy.

What's new for 2026-27?

Health Savings Account (HSA)

As a reminder, if you are enrolled in the HDHP plan, the company will make a $500 contribution to your HSA. Contributions are pre-tax, and unused funds roll over year to year.

Healthcare Flexible Spending Account (FSA)

The contribution limit for 2026-2027 is $3,400. You must actively enroll if you wish to participate.

Dependent Care FSA (DC FSA)

The contribution limit for 2026-27 is $7,500. You must actively enroll if you wish to participate.

Updates to the PPO Plans

The PPO plans (Base & Buy-Up) now feature reduced Primary Care Physician (PCP) and Specialist copays. Copays have decreased from $40 (PCP) / $70 (Specialist) to $25 (PCP) / $50 (Specialist).

The out-of-pocket maximums have also been lowered:

- **Base Plan:** Reduced from $7,900 (individual) / $15,800 (family) to $6,900 (individual) / $13,800 (family)
- **Buy-Up Plan:** Reduced from $7,900 (individual) / $15,800 (family) to $5,900 (individual) / $11,800 (family)

Vision Plan

Out-of-network vision benefits have been enhanced by increasing the reimbursement amounts.

The 1916 Company