

# IT'S TIME FOR OPEN ENROLLMENT



**November 20<sup>th</sup> – December 5<sup>th</sup>, 2025**

## Non-California Locations

This is your once-a-year opportunity to make changes to your benefits, without a Qualifying Event. During Open Enrollment, you can:

- Add, cancel, or change your coverage
- Add or remove eligible family members
- The IRS requires new elections every year for FSAs

If you do not make an open enrollment election, all of your 2025 elections except FSAs will rollover to 2026. EPO participants will be rolled over to the PPO plan. The online open enrollment portal at [workforcenow.ADP.com](http://workforcenow.ADP.com) will open on November 20<sup>th</sup> and **close at midnight eastern time on December 5<sup>th</sup>.**

## What's Changing Effective 01/01/2026

- Health Saving Account (HSA): NEW 2026 IRS Annual Limits
  - Single \$4,400 / Family \$8,750
  - Over 55 \$1,000 catch up contribution – No Change
  - The Employer contributions will be funded quarterly instead of semi-annually
- Flexible Spending Account (FSA): NEW 2026 IRS Annual Limits
  - Health Care and Limited FSA: \$3,400
  - Dependent Care FSA: \$7,500 per family (\$3,750 if you and your spouse file separate tax returns)
  - 2026 Carryover to 2027: \$680
- FSA Carrier: Moving from iSolved to Flores
  - Flores will mail NEW Debit Card in December
  - Claims for expenses incurred through 12/31/2025 must be filed with iSolved by 3/31/2026
  - After 3/31/26 any 2025 unused funds up to \$660 will be moved to the new carrier Flores
- We will still offer the UHC tobacco cessation program but will remove the \$50/month tobacco surcharge for 2026
- Whether you have a physical in 2026 will determine your 2027 rates
- NEW: AblePay who proactively negotiates additional savings on your member liability, see flyer for more info
- Dental Plan: The Orthodontia benefit has been removed from the Dental PPO Plan
- The EPO plan has been eliminated due to minimum enrollment
- The PPO and PPO HDHP Design Changes are in the charts below in red:

PPO	2025	2026
Deductible	\$1,500 / \$3,000	\$3,500 / \$7,000
Out-of-pocket max	\$4,500 / \$9,000	\$7,000 / \$14,000
PCP/Specialist	\$25 / \$50	\$30 / \$60

PPO HDHP	2025	2026
Deductible	\$3,300 / \$6,600	\$4,000 / \$8,000
Out-of-pocket max	\$5,000 / \$10,000	\$6,000 / \$12,000
Retail Pharmacy Mail Order 2.5 x copay	Deductible then, \$15 / \$30 / \$50 / \$50	Deductible then, \$10 / \$65 / \$125 / \$250