## 2026 Open Enrollment Group Health Insurance

**Online Open Enrollment will take place December 3rd to December 22nd**

Dear Employee:

**Open Enrollment for the 2026 benefit year is here**! This is the perfect time to look over your benefits, understand what's new, and confirm your choices for the year ahead.

**Key Changes for the 2026 Plan Year**

For 2026, BlueCross BlueShield (BCBS) will continue as our medical insurance carrier. This year's renewal reflects a **22% increase in overall medical plan premiums**, which impacts each plan option differently. To ensure fairness and consistency across all coverage tiers, Casa Central also updated its employer contribution strategy. As a result, employee payroll deductions will shift in some tiers while staying flat or decreasing in others. These adjustments ensure that employer contribution percentages are consistently applied across all tiers while still absorbing a significant portion of the 22% renewal increase. Overall, while medical plan costs increased at the carrier level, Casa Central's contribution strategy helped cushion much of the impact and maintain affordability across most enrollment tiers.

**Your benefits become effective January 1, 2026, through December 31, 2026**

*All benefit elections—including medical, dental, vision, life insurance, and FSA/HSA—must be submitted through ADP, even if you intend to keep your elections the same as last year.*
*This year is **NOT** a passive enrollment.*
*All employees must log into ADP and confirm or update their elections.*

**Other Benefits Costs**

- Casa Central will contribute $840 annually to all Health Savings Accounts (HSA) for employees enrolled in an HSA-eligible plan—an increase of $40 from last year's $800 contribution. Funds will be deposited at $70 per month, issued on the second pay date of each month.
- Vision (EyeMed) premiums will remain unchanged.
- Dental (Humana) premiums will remain the same for 2026.
- Basic Life, Voluntary Life, STD, and LTD will continue to be offered through Dearborn (BCBS) with no changes to premium structure.

**1:1 Enrollment Sessions**

Employees may schedule a one-on-one meeting with HR to review plan options and receive personalized guidance.

**Sign up for a session using this form: Open Enrollment 1-1 Meeting Sign-Up – Fill out form**

Sessions are available throughout the Open Enrollment starting December 3rd through December 19th.

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**New! Expanded Dependent Eligibility Under House Bill 5258**

House Bill 5258 now allows employees to enroll a parent or stepparent as an eligible dependent on their health insurance plan. This expanded coverage option is now available for the 2026 plan year and may impact premium tiers for employees who choose to add a parent or stepparent.

**New! Flexible Savings Account (FSA)**

*Beginning in 2026, Casa Central will offer a Flexible Spending Account (FSA) administered by HealthEquity.* Employees enrolled in the HMO medical plan are eligible to participate in the Medical FSA, allowing them to set aside pre-tax dollars to pay for qualifying medical, prescription, vision, and dental expenses.

Employees will now have the option to enroll in:

- Medical FSA

Because HealthEquity also administers our HSA accounts, employees will benefit from:

✓ One integrated platform

✓ Simplified mobile access

✓ Streamlined claims processing

**401(k) Transition to ADP**

Casa Central will transition its 401(k)-plan administration from Mutual of America to ADP effective January 1, 2026.

To support employees during this transition, ADP will host a live webinar on December 4 at 12:00 PM. Details and registration information will be shared separately.

**Voluntary Vision and Dental Offerings for Part-time and Full-time Employees**

Part-time will continue to benefit from both dental and vision benefits through EyeMed.

**Keeping Costs Down**

As healthcare costs continue to rise nationwide—driven by federal and state regulations, market trends, and provider pricing—Casa Central remains committed to offering high-quality benefits. As our workforce grows, our benefit programs continues to evolve while making every effort to support your needs.

There are meaningful ways you can help us keep medical costs manageable:

✓ **Take advantage of your free preventive care**

Annual physicals, screenings, and wellness visits are covered at no cost to you. Staying on top of preventive care helps reduce long-term medical expenses for both you and the agency.

✓ **Consider enrolling in one of our HSA medical plans**

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Our HSA plans offer strong coverage, a broad provider network, and free annual wellness exams—just like traditional plans. They also allow you to set aside tax-free dollars to pay for eligible expenses and build long-term health savings.

By making informed choices and using your benefits proactively, you play an important role in helping keep healthcare affordable for everyone at Casa Central.

**Reviewing Your Benefit Offerings and Other Voluntary Benefits**

Open enrollment is the time to review the additional available voluntary offerings. Do not miss out on offerings for additional Life Insurance, Short-Term Disability, Long-Term Disability, 401K, and Employee Assistance Program. This is also a great time to update your contact information and beneficiary information.

**Your Feedback Matters**

We ask that you send in any feedback or inquiries regarding plan designs to Human Resources at any time throughout the benefit year by emailing hr@casacentral.org Your ongoing feedback has been instrumental in making benefit plan improvements.

Sincerely,

Patricia Berrospe
Human Resources Director