

EVERGREEN OPEN ENROLLMENT NOTICE

Dear Valued Employee,

Benefits open enrollment has begun for benefits effective January 1, 2027. The information below covers what open enrollment is and what you may do during this time. Please review the information carefully.

Reasons for Open enrollment:

The Patient Protection and Affordable Care Act require employers to establish specific open enrollment periods for their employees so that required documents can be provided to the employees at the beginning of the set period.

What Open Enrollment Means:

Health and Dental Plans:

During the open enrollment period, you and/or your eligible dependent(s) have the opportunity to:

Enroll in medical and dental coverage **or make changes** to your existing coverage. If you are currently enrolled in our health and/or dental coverage, and **do not wish to make any changes to your existing coverage, no action is required on your part.** Please remember that premium rates for VEHI plans change on July 1st annually.

Enrollment Dates:

Benefits open enrollment period ends at 3pm on November 3rd, 2026, and any changes made during open enrollment will be **effective on January 1, 2027.**

Actions you may take:

During open enrollment, you will have the ability to take the following actions:

- o Enroll (if not currently enrolled but eligible),
- o Add/Remove dependents (with proper documentation),
- o Change plans when available, or
- o Opt out of a plan.

Cafeteria Plan: Flexible Spending (FSA), Dependent Care (DCAP), Health Savings Account (HSA) and Cash in Lieu (**Health Insurance Buy-out**) Benefits:

During the open enrollment period, you have the opportunity to **elect to participate** in a FSA, DCAP, HSA and/or to participate in our Cash In Lieu of Health Insurance program. These elections must occur annually and **action is required on your part** to elect these benefits for the next Plan Year.

Qualifying Life Events:

Once the enrollment deadline is past, your choices are binding until the next open enrollment period. Mid-year cancellation is not permitted. The only exceptions allowed are if you experience a qualifying life event. Completed enrollment forms and documentation of qualifying life events will be required **within 31 days of the event**. A list of possible qualifying life events and supporting documentation include:

- Marriage
 - o Documentation – Copy of a certified marriage certificate plus one of the following: a federal tax return, mortgage statement, bank statement, utility bill, rental or lease agreement with the employee's and spouse's names.
- Divorce
 - o Documentation – Copy of divorce decree.
- Newly Eligible Dependents (Up to Age 26)
 - o Documentation – Birth certificate or adoption certificate.
 - o Disabled dependents over age 26 may be eligible for insurance.
- Loss of Coverage for a Spouse
 - o Documentation – Letter from spouse's insurance provider stating you and any dependent(s) are no longer covered by their insurance plan.

Next Steps:

You will receive email notifications regarding open enrollment. The notices will include a link to the website (<http://www.yyc.org/ctw-gpuj-wocp/tguqwtgulgqrgp/gptqm-gpv>) where you can find all the information on your plan options. Notices will also be posted in the common areas of each building.

- One notice will include the instructions and forms regarding your cafeteria plan ~~qr vkpu0~~
"**** Please note, action is required for the health insurance buy-out, FSA, HSA and DCAP.
- Another notice will include the instructions and forms regarding your health and dental insurance plans. If you are not making change, no action is required.

If you have questions regarding open enrollment or your insurance, please contact Bonnie Sansom at 802-851-1172 or bsansom@lnsd.org