

## Open Enrollment

7/14/2025 - 8/12/2025

## What's New in 2025

- Telehealth carrier moving from MDLIVE to Recuro
- Voluntary Life Carrier moving from One America to Lincoln Financial Group
- Voluntary AD&D Carrier moving from One America to Lincoln Financial Group
- Individual Life Open Enrollment Guaranteed Issue
- Flexible Spending Account Contribution Annual Limit
- Health Savings Account Contribution Annual Limit

### Updates at a Glance

#### Telehealth

The carrier is transitioning from MDLIVE to Recuro. New, decreased monthly rate.

#### Voluntary Life

The carrier is transitioning from One America to Lincoln Financial Group. During the 2025-2026 enrollment period, you may elect coverage up to the guaranteed issue amounts without answering health questions. All amounts over the guaranteed issue will require medical underwriting. Rates remain the same.

Guaranteed Issue - Employee: \$300,000; Spouse: \$50,000; Child: \$10,000

#### Voluntary Accidental Death and Dismemberment (AD&D)

The carrier is transitioning from One America to Lincoln Financial Group.

#### Individual Life

During the 2025-2026 enrollment period, 5 Star is offering guaranteed issue coverage, including the Long-Term Care (LTC) Rider, which provides monthly benefits if you need help with daily living activities.

Guaranteed Issue - Employee: \$100,000; Spouse: \$30,000; Child: \$10,000

#### Flexible Spending Account (F.S.A.)

The 2025-2026 annual limit is \$3,300. [You must log in and complete an enrollment walkthrough to continue contributing to your FSA.](#)

#### Health Savings Account (H.S.A.)

The 2025-2026 annual limit is \$4,300 for individuals and \$8,550 for family coverage. You must be enrolled in the High-Deductible Health Plan to be eligible for HSA enrollment.

**All plans from the 2024–2025 year, except for FSA, have been carried over to the 2025–2026 plan year. Please log in and complete the enrollment walkthrough to make updates or waive any plans.**



### Contact Us

Our expert team is here to provide clear guidance and personalized support.

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