

November 3, 2025

Farmington Schools is currently conducting annual enrollment for our benefit plan. During annual enrollment, you have the opportunity of making changes to your health care elections and covered dependents. **Elections you make now will be effective on January 1, 2026.** The election window will be open from Monday, November 3—Friday, November 21.

Enclosed is the 2026 Benefit Guide, which provides details on your coverage options for medical, dental, vision, optional life/AD&D, optional STD and the employee assistance program.

The enrollment guide contains a general outline of the covered benefits. It does not include all the benefits, limitations and exclusions of the benefit program. If there are any discrepancies between the illustrations contained herein and the benefit proposals or official benefit plan documents, the benefit proposals or official benefit plan documents will prevail. For more detailed information, please refer to the applicable benefit booklets.

Summary of Benefits and Coverage (SBC) for the medical plans will be provided as soon as they are available.

This is a requirement of the Affordable Care Act. The SBC summarizes the key aspects of a medical plan in plain language and uses a uniform glossary of terms. Because the SBC is a standardized document, you can more easily compare multiple medical plans at one time. All SBCs will follow the same format, but the details will differ based on the features of each medical plan.

Please note the following changes for 2026

- There is an increase in the cost for medical insurance for 2026.
- The IRS has announced a mandatory increase to the minimum deductible for CDHP plans, meaning that both our BCBS and BCN CDHP plan deductibles have increased to the new allowed minimum. If you were enrolled in one of these plans for 2025 and elect the same plan for 2026, you will receive a new ID card due to the deductible increase.
- The IRS increased the annual maximum contribution limits for the Flexible Spending Account, Dependent Care Account and Health Savings Account for 2026.
- We are excited to announce four brand new optional coverage through UNUM which can provide additional financial protection (on top of your existing medical coverage) for you and your family. The four new benefit offerings include: Accident, Critical Illness, Hospital Indemnity and Permanent Life with a Long-Term Care Rider included.

Next Steps

If you are currently enrolled and don't wish to make any changes, your current elections for medical, dental and vision will continue into 2026. Plan changes and new rates will apply effective January 1, 2026.

If you are currently enrolled and wish to make changes to your medical, dental or vision elections you must complete and sign the enrollment form and return it to the Benefits Department by November 21, 2025. For changes to your medical coverage, the BCBS/BCN forms are also required.

If you would like to participate in the Flexible Spending Account, you **must** enroll online by November 21, 2025. Enrollment instructions for the Navia online portal will be sent via email.

If you are interested in learning more about the four new benefits or would like to enroll in any of the new plans, you **must** enroll online by November 21, 2025. A link to the Enrollment Resources page to access the Employee Navigator system is available on the Open Enrollment page.

If eligible for cash in lieu of medical, you must return the form annually to opt in.

If you have any questions, please contact the Benefits Department at fpsbenefits@fpsk12.net.

