GROUP BENEFITS PLAN OPEN ENROLLMENT

To: All Benefit Eligible Poquoson City Public Schools

From: Heather McElligott, Chief Financial Officer

Date: July 30, 2026

The annual open enrollment period for Poquoson City Schools' benefits package will be Monday, August 10 – Wednesday, August 19, 2026 for the October 1, 2026 – September 30, 2027 plan year. Please note, it is the responsibility of the eligible employee to complete the benefits enrollment and confirm elections for the next plan year.

Benefit Briefing and Individual Meetings

All benefit eligible employees are required to view a presentation provided by Pierce Group Benefits. A recorded group briefing, which will last approximately 25 minutes, will be forwarded to you prior to the open enrollment period.

While employees are not required to meet with a Pierce Group Benefit Counselor this year, counselors will be onsite to meet with employees individually who would like enrollment assistance or have questions. Virtual appointments and self-enrollment will also be available. You will be provided with a link to schedule onsite or virtual appointments.

You will receive another letter on August 10, 2026. This letter will contain a link to your new digital supplemental benefits guide. Self-enroll instructions will be included.

2026-2027 Benefit Information

Benefit	Changes	Action needed
Sentara Health	Plus Equity Plan: $3,400 Individual Deductible $6,800 Family Deductible No employee rate changes	No action needed to continue as enrolled
Ameriflex Flexible Spending Accounts	Medical FSA maximum $3,400, Rollover $680	**Must re-enroll in FSA, LPFSA**
	Dependent Care Account maximum $7,500	**Must re-enroll in DCA**
Health Equity Health Savings Accounts	$4,400 Individual, $8,750 Family	No action needed to continue as enrolled
Met Life Dental	No rate changes	No action needed to continue as enrolled
Ameritas Vision	No rate changes	No action needed to continue as enrolled
Legal Resources	Rate $22.00/month	No action needed to continue as enrolled

Colonial Life Benefits - Accident, Short-Term Disability, Medical Bridge, Critical Illness, Term Life, and Whole Life benefits will be offered on a guaranteed issue basis (regardless of medical condition). A new Individual Critical Illness plan is available this year, featuring lump-sum payouts, support for recurring conditions, and a $100 wellbeing benefit. **Employees participating in a current critical illness plan will not automatically be enrolled in the new plan.* Please see the Pierce Group Benefits Counselor for further details.

403(b), 457(b) Retirement Planning – If you would like to enroll in a plan or have questions about your existing plan, please contact SReavis@piercegroupbenefits.com.

IMPORTANT NOTE: Elections made during this enrollment period may not be changed after August 19, 2026. The only exception is for a qualifying life event as defined by the Internal Revenue Service Code. A plan change due to a qualifying life event must be initiated within 30 days of the event.

NEXT ENROLLMENT OPPORTUNITY: FALL 2027