



OPEN ENROLLMENT HIGHLIGHTS



Passive Open Enrollment

This year's Open Enrollment will be **PASSIVE**. Passive enrollment means your current coverage will remain in place and will roll-over (except for FSA) into the new plan year, unless you want to make changes to your elections and/or covered dependents.

IMPORTANT: If you would like to participate in the FSA you **MUST** re-enroll.

The benefits you elect during this Open Enrollment period will be effective from **January 1, 2026 to December 31, 2026**.

Open Enrollment Checklist

- Review your benefits guide
- Ensure you have the appropriate information (name, date of birth, Social Security Number, etc.) for your dependents and beneficiaries
- Make your benefit elections **no later than November 26, 2025**
- Attend an open enrollment meeting for more information regarding your benefit offerings

Open Enrollment Meetings

DATE	LOCATION	TIME
Wednesday, October 29th	Cherry Hill, NJ	12:00 PM
Thursday, October 30th	Wall, NJ	12:00 PM
Tuesday, November 4th	Allentown, NJ	9:00 AM
Tuesday, November 4th	Warren, NJ	12:00 PM
Wednesday, November 5th	Virtual Webinar	4:00 PM



2026 Open Enrollment is **NOVEMBER 10TH - 26TH**



What's New in 2026?

- All three (3) prescription drug plans will now have a 4th tier for specialty medications - 20% member coinsurance up to \$500
- HSA and FSA annual contribution limits have increased
 - HSA limits are \$4,400 individual and \$8,750 family
 - The Healthcare FSA limit is \$3,400
 - The Dependent Care FSA limit is \$7,500 (\$3,750 if married and filing separately)
- Whole Life Insurance with a Long-Term Care ride will be offered through Unum

Ready to Enroll?

The first step is to review your current benefits. Verify all of your personal information and make any necessary changes. Once all your information is up to date, it's time to make your benefit elections.

It's important to weigh your options carefully. The decisions that you make during Open Enrollment will remain in place until the next Open Enrollment period, unless you experience a Qualifying Life Event (please see your Benefits Guide for additional details).

NOTE: Please be prepared to provide documentation supporting your dependent eligibility status (i.e., marriage certificate, birth certificate, etc.).

How to Enroll

Enrollment must be completed through the ADP Enrollment System.

- Access the Employee Self-Service website at <https://workforcenow.adp.com>
- To start, click **Enroll Now** in the Open Enrollment card. You will be taken to the Enrollment page found within the tab **Myself > Benefits > Enrollment** page. Click on **Start Enrollment**
- You will be brought to the Welcome Note and Introduction page. Please review all information on this page, as there are often important references for your Open Enrollment options
- Click **Next** to begin your enrollment
- Once you have completed your elections, please be sure to click the **Submit Enrollment** button

Have Questions?

If you have questions about your benefits, please contact the Benefits Member Advocacy Center at **800.563.9929** (Monday - Friday, 8:00 am to 5:00 pm EST) or go to www.connerstrong.com/memberadvocacy.

