

Welcome to our 2026 Open Enrollment!

Welcome to our Open Enrollment period – <u>October 27, 2025 – November 10, 2025</u>. This is your opportunity to review the benefits that Eastpointe Community Schools offers, and to choose the coverage that is right for you and your family for the plan year – January 1, 2026 through December 31, 2026. This includes enrolling yourself and/or your dependents in coverage; or declining coverage if you have other coverage available to you.

<u>IMPORTANT NOTE:</u> This is an active open enrollment process, meaning that employees <u>must</u> complete an enrollment form to confirm or change your elections. An active process ensures that employees annually examine their benefits and make appropriate decisions about the benefits that best suit them and their families' needs.

Annual Review of the Benefit Plan

Each year, Eastpointe Community Schools reviews our benefit program and decides if changes are needed. It's a challenging job, but we want to make sure that our plans provide comprehensive coverage that is affordable for both you and Eastpointe Community Schools.

Changes for 2026

- No plan or carrier design changes for ANY of our benefits
- Slight increase to medical employee contributions.
- No change to any of the dental / vision contributions (for core or buy-up options)
- The IRS has not yet released the 2026 Health Care FSA limits, which is currently at \$3,300 for the annual contribution election.
 - Eastpointe will allow members the opportunity to increase their Health Care FSA election, should the IRS elect to increase the maximum.
- The IRS has increased the Dependent Care FSA annual maximum (after many years at \$5,000 max) to \$7,500 per household.

Open Enrollments Meetings

Eastpointe Community Schools will offer one virtual open enrollment session. If interested in learning more about your benefits, you may attend the below scheduled virtual session:

- Wednesday, October 29th from 4 5 pm Click here to join the meeting
 - o Meeting ID: 251 370 931 621 0 / Passcode: Lu7Er6Ac

Benefit Open Enrollment Process

- 1. Review the 2026 Benefit Guide and Summary of Benefits and Coverage documents.
- 2. All benefit eligible employees are required to make an <u>active</u> plan selection during this year's Open Enrollment for 2026 coverage. <u>Employees will not automatically default into their current plan if no action is taken (this includes the FSA).</u>
- 3. Review and complete the 2026 Benefit Election Form.

Thank you for taking the time to review the Open Enrollment materials. These materials contain important information regarding our benefit plans for 2026. If you have any questions regarding the benefit plans, please contact Human Resources.