
Email One: Open Enrollment Starts Next Week

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To City Staff - Classified/Unclassified Management
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Cc HR Benefits <hrbenefits@fcgov.com>

Colleagues,

We are excited for the 2026 Open Enrollment season, which starts one week from today at 10 a.m. on Friday, Oct. 10! This is your chance to review benefit options and make the choices that work best for you and your family for the upcoming year. You should have received a postcard with the Open Enrollment dates and an invitation to next week's Information Session. Keep an eye out for additional emails from the Benefits Team with key updates and reminders in the coming weeks.

Below are some of the key highlights.

2026 Rate Changes

Employee medical and dental costs will go up by 2.5% in 2026 from the 2025 rates. Increases per pay period range from 97 cents to \$7.59 for medical and 13 to 54 cents for dental.

We know that even small increases affect take-home pay. At the same time, healthcare costs across the country are expected to continue rising, with most employees anticipating premium increases of 6-7% in 2026. The 2.5%

premium increase for 2026 is lower than we originally anticipated and below the national average.

This smaller increase is possible because City employees have had lower-than-average medical claims and a strong collective focus on wellbeing, both of which were thoughtful negotiation factors with our benefit providers.

We do not see it as just a number — it reflects the positive impact of your efforts to prioritize health and take proactive care of yourselves. Together, we are shaping a more sustainable future for our benefits program.

Prepare for Open Enrollment

- Watch this short video on how to [Prepare for Open Enrollment](#).
- Review the attached **2026 Highlights & Rates** sheet for an overview of this year's benefit enhancements and medical, dental and vision rates.
- Attend the [2026 Open Enrollment Information Session](#) on Wednesday, Oct. 8, from 11 a.m. to 12:30 p.m. on Teams. We will post a recording of the session for those who cannot attend.
- Log in to JDE to review your current benefit elections and make sure your mailing address and emergency contact information are up to date. For help navigating JDE, check out the [Open Enrollment How-To Guide](#).
- **Submit all Benefit Change forms for new hires or qualified life events by 3 p.m. on Tuesday, Oct. 7.** Changes submitted after the deadline will not be processed until after the Open Enrollment period ends.

Things to Know

- **Passive enrollment:** This means that your current elections will automatically roll over to 2026 unless you make a change in JDE.
- **Health Savings Accounts (HSAs):** If you are enrolled in a High Deductible Health Plan (HDHP), your current HSA contribution will also carry over unless you change or remove it in JDE during Open Enrollment.
- **Flexible Spending Account (FSA) annual re-enrollment:** You must re-enroll each year to continue your FSA, even if you keep all other benefit elections the same.

- [Qualified Life Events \(QLEs\)](#): Changes can only be made outside Open Enrollment if you experience a QLE, such as a change in relationship status, number of dependents or eligibility for other health coverage. During the Open Enrollment timeframe, some QLE changes may not take effect until the next pay cycle. If you anticipate needing to make a QLE change around this time, contact the Benefits Team for support.

More Open Enrollment Information

Schedule an [Ask Benefits 1x1](#) for a 15-minute consultation with one of our Benefits team members. You'll get to ask questions, review your options and get guidance with your benefit options.

In addition to the Open Enrollment Information Session, some departments will also have separate information sessions. We'll post the schedule for departments sessions when they're confirmed.

Don't forget, you can contact your Alight Health Pro for help during open enrollment or for other ways to simplify your healthcare experience. Reach out to our Alight Health Pro, [Dana Nguyen](#) before Dec. 31 and be entered to **win one of five \$100 gift cards!**

Find information on Alight, Ask Benefits 1x1 Sessions, department sessions and more on [Benefits Connect](#) and fcgov.com/openenrollment.

Please reach out to HRBenefits@fcgov.com with questions.

Thank you,

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[Book time to meet with me](#)

