

Email Two: Open Enrollment Begins Tomorrow, Friday, Oct.10 at 10 a.m.

From Amber Fluke <afluke@fcgov.com>

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To City Staff - Classified/Unclassified Management < City_Staff_Classified_Unclassified_Management@fcgov.com >

Cc HR Benefits hrbenefits@fcgov.com

1 attachment (11 MB)

City of Fort Collins Benefits Guide.pdf;

Hello All,

Open Enrollment begins tomorrow, Friday, Oct. 10, at 10:00 a.m.

This week's Open Enrollment email gives a brief overview of key reminders and how to get more information about your benefit options, rates and more.

Attached to this email, you'll find the full **2026 Benefit Guide**. Please check out this detailed resource for in-depth information on 2026 plan year benefits.

Things to Know

- Passive enrollment: This means that your current elections will automatically roll over to 2026 unless you make a change in JDE, except for FSA.
- 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.

Open Enrollment Information Session: The Open Enrollment Information Session was held yesterday, Oct. 8. View the session recording here.

Ask Benefits 1x1s: Ask Benefits Sessions are 15-minute virtual sessions that are available by appointment only. <u>Schedule an appointment</u> and get your questions answered by one of our Benefits team members.

Department Sessions: Employees in these departments can attend their department-specific session to learn more about the benefit plans offered during this enrollment period. Meeting invitations will be shared by the departments.

Department	Date & Time	Location
Light & Power	Oct.14, 7:30 a.m.	700 Wood Street - USC Training Room
Parks	Oct. 14, 9 a.m.	Teams / Virtual Meeting
Customer Care & Technology	Oct. 15, 8 a.m.	Teams / Virtual Meeting
Police Services	Oct. 15, 9:30 a.m.	2221 S Timberline Rd - Community Room
Water Utilities	Oct. 16, 7:30 a.m.	700 Wood Street - USC Training Room
Transfort	Oct. 16, 11 a.m.	6570 Portner Road (Break Area)

Visit <u>HR Connect</u> or the external <u>Open Enrollment page</u> for information on how to prepare for Open Enrollment, 2026 benefit changes and more.

As always, if you have questions, feel free to reach out to us via email at HRBenefits@fcgov.com.

Thank you,

Amber Fluke
Pronouns: she/her
Manager, Benefits
City of Fort Collins
970-416-4247 office
afluke@fcgov.com

Open Enrollment Dates: Friday, October 10 at 10 a.m. to Wednesday, October 22 at 3 p.m.

For more information visit: Open Enrollment HR Connect or Open Enrollment FC Gov



Book time to meet with me