



2026 OPEN ENROLLMENT

Open Enrollment is your chance to review benefit options and make the choices that work best for you and your family for the upcoming year. Enrollment is passive, meaning your current elections will continue unless you make a change. If you want to start or continue a Flexible Spending Account (FSA), you must enroll each year.

2026 CHANGES/UPDATES

2026 RATE CHANGES

Employees will see higher medical and dental plan costs in 2026, with increases per pay period ranging from 97 cents to \$7.59 for medical and 13 to 54 cents for dental (a 2.5% increase from 2025 rates).

NEW— METLIFE PET INSURANCE

We are pleased to announce that **MetLife Pet Insurance** will be available to employees beginning in 2026. This voluntary benefit is designed to help employees manage the cost of veterinary care and support the health and well-being of their pets.

NEW—DERMATOLOGY THROUGH TELADOC

We're adding **Dermatology services through Teladoc** as part of our virtual care offerings. Consult with board-certified dermatologists who can diagnose your condition and recommend a treatment plan for a variety of skin conditions, anywhere you are. Employees on the **PPO** pay a **\$40 copay** and those on the **HDHP** pay toward their deductible.

HSA & FSA CONTRIBUTION LIMITS

The IRS updates the contribution limits for Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) annually. The 2026 annual maximums are:

- HSA— \$4,400 Employee-Only Coverage / \$8,750 Employee + Dependent Coverage
- Healthcare FSA— \$3,400 (projected)
- Dependent Care FSA—\$7,500

HEALTHCARE FSA ROLLOVER INCREASE

The 2025 to 2026 FSA maximum rollover is \$660 and is projected to increase to \$680 for 2026 to 2027.

LONG-TERM DISABILITY ENHANCEMENT

The Long-Term Disability monthly maximum is increasing from \$7,500 to \$10,000.

BENEFIT HIGHLIGHTS

IDENTITY THEFT PROTECTION

MetLife/Aura offers one, easy-to-use app that keeps employees and their families safe from identity theft and fraud.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Free, confidential counseling and resources to support you and your household, including those to support your emotional and financial wellbeing, as well as legal support and other services.

LIFESTYLE MANAGEMENT PROGRAM

Reimburses up to \$1,000 per service with a \$2,000 annual maximum. Services include massage therapy, acupuncture, biofeedback and sessions with registered dietitians.

2026 OPEN ENROLLMENT:

Friday, Oct. 10 at 10 a.m. to Wednesday, Oct. 22 at 3 p.m.

INFORMATION SESSION:

Wednesday, Oct. 8
11 a.m. - 12:30 p.m.
on Teams

SCAN TO REGISTER



ACCESSING THE SYSTEM

Use these step-by-step instructions to help you log in, select your benefits, and confirm your choices. For detailed instructions, visit fcgov.com/OEHowTo and ensure you're all set for 2026!

GETTING STARTED

1. **CHECK YOUR BROWSER:** Use Google Chrome or Microsoft Edge (*Firefox and Safari do not support JDE*).
2. **VERIFY JDE USER ID AND PASSWORD ARE CURRENT:** The Open Enrollment portal uses the same User ID and Password used to enter your time in JDE. If you do not know your password, or if you have not accessed JDE in over 80 days, it can be reset by clicking on the "*Click here to reset your password*" link on the JDE login page.
NOTE: Passwords should be retyped — do not use saved passwords.

MAKE BENEFIT SELECTIONS

1. **DETERMINE JDE ACCESS METHOD:** If you're on the City network (VPN or at a City facility), access JDE at jdeweb.fcgov.com. If you are not on the City network, use remote.fcgov.com.
2. **LOG IN TO JDE:** Select the "*Employee Self Service*" tab and click the "*Open Enrollment*" button. Please read all of the instructions on each page.
3. **SUBMIT YOUR ELECTIONS:** After making your selections, click on the "*Submit Your Changes*" and then "*I Accept*" button to confirm your selections.
4. **SAVE CONFIRMATION:** Print or take a photo of your final **Confirmation Statement** for your records as proof of enrollment completion.
5. **COMPLETE AND SIGN OUT:** Continue clicking "*Next*" until you see a message that says, "YOU'RE DONE with Medical, Dental, Vision, Health Savings Account, Flex Spending and Life Insurance," then click, "*Sign Out*" to exit the system.



MORE INFORMATION

HR Connect > Benefits Connect > Open Enrollment

fcgov.com/openenrollment

QUESTIONS?

Email HRBenefits@fcgov.com

