From: Erin Hart <ehart@carlosrosario.org>
Sent: Thursday, October 22, 2026 10:24 AM
Subject: Announcing Open Enrollment for the 2026–2027 Plan Year: October 26 – November 6

Dear Carlos Rosario Team!

Open Enrollment for the 2026–2027 benefits plan year begins **Monday, October 26,** and closes **Friday, November 6!** 😁 This message summarizes all the updates and what you need to do. Please read it carefully.

KEY DATES AND INFORMATION

- **Open Enrollment period:** Monday, October 26 – Friday, November 6
- **Where to enroll:** ADP
- **New plan year effective date:** December 1, 2026. Any changes to your paycheck deductions will begin with your first paycheck in December.

ABOUT OPEN ENROLLMENT

Open Enrollment is the **only** time each year to enroll in, change, or cancel your benefits. Outside of Open Enrollment, insurance carriers only allow changes to your plan if you have a Qualifying Life Event (QLE), such as marriage, registration of a domestic partnership, divorce, the birth or adoption of a child, or a loss of other coverage. QLEs must be reported to HR within 30 days of the event.

A NOTE ABOUT HEALTHCARE COSTS

Healthcare costs continue to rise nationwide, and Carlos Rosario is not immune. This year, our medical plan costs increased by 10%, double last year's increase of 5%. Our team worked closely with our broker and CareFirst to bring the renewal down from CareFirst's initial proposal of a 17% increase.

We understand that inflation affects each and every one of you. With that in mind, Carlos Rosario will once again absorb the full cost increase for our staff for the 2026-2027 school year. As healthcare costs continue to increase and are often unpredictable, we plan to revisit the employer contribution structure through an equity lens and will share adjustments with the school community no later than the end of May 2027.

Dental

- Dental plan costs increased by 5% this year.
- The organization will also absorb this increase. Employee contributions for both dental plans will remain the same.

Vision

- Vision plan costs remain the same this year.
- Vision continues to be fully employee-paid, and employee contributions will not change.

The attached summary includes the total premium, Carlos Rosario's contribution, and your per-paycheck cost for every medical, dental and vision plan and coverage level.

FLEXIBLE SPENDING ACCOUNTS (FSA): ANNUAL ELECTION REQUIRED

FSA elections do not carry over from one plan year to the next. If you want to participate in a Health FSA or Dependent Care FSA for the 2026–2027 plan year, you must actively enroll during this Open Enrollment period, even if you are enrolled this past year. If you do not make an election during the open enrollment period, you will not have an FSA for the new plan year.

Wondering if enrolling in an FSA is for you?

Health FSA: Set aside pre-tax dollars for eligible out-of-pocket health expenses, such as copays, prescriptions, and eligible dental and vision care, up to the 2026 IRS limit of $3,400. Up to $500 in unused funds can be carried over into the next plan year; amounts above that may be forfeited. Please note that a general-purpose health FSA affects HSA eligibility and the two programs may not be combined.

Dependent Care FSA: Set aside up to $7,500 (pre-tax) per year ($3,750 if married filing separately) for eligible care expenses, such as daycare, preschool, before- and after-school care, summer day camp and qualifying adult dependent care.

ADDING DEPENDENTS: ELIGIBILITY DOCUMENTS REQUIRED

If you are adding a dependent to your coverage, you must provide documentation verifying their eligibility. Dependents cannot be added until documentation is received.

- Spouse: copy of marriage certificate
- Domestic partner: signed Domestic Partner Affidavit / DC Certificate of Domestic Partnership / other required documentation
- Child(ren) under age 26: birth certificate, adoption papers or legal guardianship documents

OTHER TAX-ADVANTAGED BENEFITS

- **Health Savings Account (HSA):** Available to employees enrolled in the HSA (HDHP) medical plan who meet IRS eligibility rules. The 2027 IRS limits are $4,500 for self-only coverage and $9,000 for family coverage, with an additional $1,000

catch-up contribution for those age 55 and older. Unused funds roll over year to year and remain yours. Please review your contribution amount during Open Enrollment.
- **Transit and Parking**: Set aside up to $340 per month each for eligible transit and qualified parking expenses on a pre-tax basis.

ACTION REQUIRED

Even if you do not plan to make changes, please log in to ADP by Friday, November 6, to:

- Review your current benefit elections and confirm they still meet your needs
- Re-elect your Health FSA and Dependent Care FSA, if you wish to participate
- Add or remove eligible dependents, and submit eligibility documents for any new dependents
- Confirm your address, phone number and email are up to date
- Review and update your beneficiary designations

SUPPORT AND RESOURCES

Our team is here to help. Because we expect a high volume of questions during Open Enrollment, we have also partnered with Diversified Insurance Industries to provide personalized support.

Diversified Insurance Industries

Katharina Johnson
Email: katharina.johnson@dii-ins.com
Phone: 410-319-0579
Hours: Monday – Friday, 8:00 a.m. – 9:00 p.m. ET

Human Resources Team

If you have questions or would like to talk through your options before Open Enrollment, please reach out by submitting a ticket to the HR team. We're happy to help.

Thank you for all that you do every day for our students and for one another. We remain committed to offering a comprehensive total rewards package that supports you and your families, and we appreciate your partnership.

With appreciation,
Erin