

2026 BENEFITS Open Enrollment

Raycap

Open Enrollment is November 4th – November 18th, 2025

The 2026 Open Enrollment will be a Self-Service Open Enrollment in ADP. Employees will be required to elect coverage within enrollment dates in order to elect coverage for the new plan year.

Active Open Enrollment

This open enrollment will be **ACTIVE**, which means that each benefit eligible employee will need to make benefit elections regardless of whether you are currently enrolled in benefits or not. Employees **must** enroll between November 4 and November 18 in order to have desired coverage for 2026.

Benefits Member Advocacy Center

The Benefits Member Advocacy Center (MAC), provided by our benefits consultant, Conner Strong & Buckelew, allows you to speak to a specially trained and experienced Member Advocate who can assist with your benefit questions and concerns. To contact the Benefits MAC Team, call **800.563.9929** or go to connerstrong.com/memberadvocacy

Resources and Reminders:

Medical Benefits

Please note our insurance will remain on the Cigna Open Access and Prime Networks, however we are working on providing an enhanced network experience and an improved processing experience through a new Administrator. What does this mean for you? Easy! You will get to enjoy your benefits as you would today with an improved service level. However, please expect to get a new insurance card in the mail as of January 1, 2026. Please reference your Benefits Guide for more details.

2026 IRS Spending Account Maximum Contributions

- **Health Savings Account (HSA):** \$4,400 (Individual) / \$8,750 (Family)
- **Healthcare Flexible Spending Account (FSA):** \$3,400
- **Dependent Care Flexible Spending Account (FSA):** \$7,500 if married and filing jointly or \$3,750 if single or married and filing separately.

Don't forget! BenePortal

Please note that when this Open Enrollment period opens, employees will have access to **Raycap Beneportal**, powered by our brokers Conner Strong and Buckelew. This Beneportal will be a valuable online resource that will house all of Raycap's Benefit Information including but not limited to Benefit Summaries, Claim Forms, Value Added Flyers, etc. Please be on the lookout for more information.

Scan to view
your 2026
Benefits Guide!

