



Frequently Asked Questions

Open Enrollment for Employee Benefits

Article Owner	HR Benefits & Total Rewards Team
Enrollment Window	May 1 – May 15, 2026 (11:59 PM local time)
Last Reviewed	April 2026
Applies To	All benefits-eligible employees (full-time and part-time 30+ hrs/week)
Benefits Portal	benefits.yourcompany.com
HR Contact	benefits@company.com #open-enrollment on Slack

Important Dates:

Open enrollment runs May 1–15, 2026. Elections made during this window take effect July 1, 2026. Employees who do not make active elections will be auto-enrolled in their current plan selections at the prior year's contribution rates.

Eligibility

Q: Who is eligible to participate in open enrollment?

All full-time employees and part-time employees working 30 or more hours per week are benefits-eligible. Contractors, temporary workers, and interns are not eligible unless otherwise stated in their contract. New hires who joined after March 1, 2026 may have already completed their initial enrollment and should confirm their status with HR.

Q: My spouse is employed elsewhere. Can I still add them to my plan?

Yes, you may add a legally married spouse regardless of their employment status. However, if your spouse has access to employer-sponsored health coverage at their own organization, a spousal surcharge of \$75/month will apply. You will be asked to confirm your spouse's coverage access during enrollment.

**Q: I am currently on COBRA from a previous employer. Can I enroll?**

Yes. If you are currently maintaining COBRA coverage from a previous employer, you are still eligible to enroll in the company's health plans during open enrollment. You should not maintain both coverages simultaneously as it may affect claim processing. Contact the Benefits team for guidance.

Plan Options**Q: What health plan options are available this year?**

Three health plan tiers are available for 2026: the PPO Premier plan (lower deductible, higher premium), the PPO Select plan (mid-tier), and the HDHP (High Deductible Health Plan, which is compatible with a Health Savings Account). For a detailed side-by-side comparison of deductibles, out-of-pocket maximums, and in-network coverage, see the Benefits

Comparison Chart on the Benefits Portal.**Q: Is there a new plan option this year?**

Yes. The HDHP + HSA option has been expanded this year. The company will contribute \$500 (individual) or \$1,000 (family) to your HSA at the start of the plan year on July 1. These funds are immediately available and fully owned by you, even if you leave the company later in the year.

Q: Can I keep my current plan without making any changes?

Yes. If you take no action during the enrollment window, your current plan elections will roll over at the updated 2026–2027 premium rates. However, voluntary benefits (such as supplemental life insurance or critical illness coverage) do not auto-renew – you must actively re-elect those each year.

Dependents**Q: How do I add or remove a dependent?**

Log in to benefits.yourcompany.com during the enrollment window, navigate to My Benefits, and select Add/Remove Dependents. You will be required to provide supporting documentation (e.g., birth certificate for a child, marriage certificate for a spouse) uploaded within 14 days of making the election. Coverage for newly added dependents will not be effective until documentation is verified.

Q: My child is turning 26 this year. What happens to their coverage?

Dependent children are eligible for coverage until the end of the month in which they turn 26. After that date, they will be automatically removed from your plan. They may be eligible for COBRA continuation coverage for up to 36 months. HR will send a notification 60 days before the coverage end date.



Deadlines and Process

Q: What happens if I miss the enrollment deadline?

Employees who do not make elections by May 15, 2026 at 11:59 PM local time will be auto-enrolled in their prior year elections for medical, dental, and vision (at 2026–2027 rates). You will not be able to make changes until the next open enrollment period unless you experience a Qualifying Life Event (QLE).

Q: What counts as a Qualifying Life Event (QLE)?

A QLE allows you to make mid-year benefit changes outside of open enrollment. Qualifying events include: marriage or divorce, birth or adoption of a child, loss of other health coverage, a spouse losing or gaining employment, or a dependent aging off your plan. You have 30 days from the date of the event to notify HR and make election changes.

Documentation will be required.

Q: How do I complete my enrollment elections?

Log in to benefits.yourcompany.com using your company SSO credentials. Navigate to Open Enrollment 2026, review each benefit category, and make your selections. After completing all sections, click Submit Elections and save or print your confirmation page for your records. You will also receive a confirmation email.

Need Help?

For personalized assistance, contact the Benefits team at benefits@company.com or join the #open-enrollment Slack channel. Virtual benefits Q&A sessions are scheduled for May 5 and May 12 – register via the Learning Portal.

Related Resources

- Benefits Comparison Chart 2026–2027 (available on benefits.yourcompany.com)
- HSA Contribution Guide and Investment Options
- Dental and Vision Plan Summary
- Supplemental Life and Disability Insurance Overview
- Employee Assistance Program (EAP) – Available year-round, no enrollment required