

2026 Open Enrollment Highlights

Open Enrollment will be held October 27 - November 7, 2025



What's New Effective January 1, 2026?

- **Medical/Rx Plan Changes:**
 - **IMPORTANT:** Effective January 1, 2026, employees will have one medical plan available to enroll in - the Standard Plan. The Select Plan option will no longer be offered.
 - The Standard Plan employee contributions will increase; however, the deductible and out-of-pocket maximum will remain the same.
- **Health Savings Account (HSA):** The annual maximum contribution limits will increase to \$4,400 for individual coverage and \$8,750 for family coverage.
- **Flexible Spending Accounts (FSA):**
 - The 2026 annual maximum contribution amount for the Healthcare and Limited purpose FSA is \$3,400.
 - The 2026 annual maximum contribution amount for the Dependent Care FSA is \$7,500 (married filing jointly) or \$3,750 (married filing separately).
- **401(k) Retirement Account:**
 - Remington and Vernick Engineers is pleased to announce that UBS Financial Services Inc. has been appointed as the new 3(38) fiduciary advisor. UBS will be available for financial one-on-one sessions on 10/29.

Exciting News!

Remington & Vernick Engineers BenePortal

BenePortal provides you and your dependents with secure, 24/7 online access to benefit plan options, plan documents, carrier contacts, wellness resources, and more, all in one easy-to-use, mobile-friendly platform.

Scan the QR code to visit the BenePortal!



Important 2026 Highlights

- This year's open enrollment will be **ACTIVE!** This means you **MUST** log in to the ADP online enrollment system to secure your benefits for the January 1, 2026 plan year.
- **ID Cards:** ID Cards (Aetna and ESI): If you are not making changes to your current elections for January 1, 2026, you will not receive a new ID card. New enrollees and those making changes to their current elections will receive a new ID card by mail for the January 1st plan year. If you do not receive your ID card by January 1st:
 - **Aetna:** Access a digital copy through your Aetna member portal at www.aetna.com.
 - **Express Scripts (ESI):** Access a digital copy through your ESI member portal at www.express-scripts.com/login (under Account, select Member ID Card).
- Your dental benefits will remain the same in 2026. **Remington & Vernick Engineers pays 100% of the premium cost for your dental coverage!**
- Your vision benefits and contributions will remain the same in 2026.
- Life and AD&D: There will be no changes to your basic and supplemental life and AD&D benefits through Unum. **Reminder: Benefit reductions apply upon reaching age 65 and older. Please visit BenePortal for complete plan details.**
 - **GREAT NEWS!** During this Open Enrollment period only, eligible employees can enroll in or increase coverage up to \$130,000 in Supplemental Life and AD&D insurance for themselves and up to \$25,000 for their spouse with no medical questions or underwriting required. Click [HERE](#) for more details.



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Open Enrollment Presentation

There will be two Open Enrollment webinars held on October 28th. The evening webinar provides an excellent opportunity for dependent family members to join. Recordings of the webinars will be made available afterward:

- Tuesday, October 28, 2025 at 12:00pm EST via Microsoft Teams. (Click [HERE](#) to join)
- Tuesday, October 28, 2025 at 6:00pm EST via Microsoft Teams. (Click [HERE](#) to join)

Important! Coordination of Benefits

Aetna requires members to complete Coordination of Benefits (COB) annually, either by submitting the COB form sent to your home or online through your member portal—the quickest and easiest method. Keep in mind that claims may be temporarily placed on hold while Aetna awaits this information, and you will receive Explanation of Benefits (EOB) statements indicating that a response is needed. Claims will be processed as soon as the necessary information is received. Click [HERE](#) to visit the Aetna Member portal.

Questions?

If you have questions about your benefits, please contact the Benefits Member Advocacy Center (MAC) at **800.563.9929** (Monday through Friday, 8:30 am to 5:00 pm ET). You may also submit a request online, at any time by visiting www.connerstrong.com/memberadvocacy.



Reminder! Wellness Program

Remington & Vernick Engineers offers a Wellness Program through Wellworks For You. Eligible employees can participate in wellness activities to earn points throughout the year. Earn 100 points by December 1, 2025 to receive a \$100 reward redeemable in the Wellworks For You Rewards Mall. All wellness information remains confidential.

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Additional information for all these benefits and more can be found in the Benefits Guide and/or BenePortal!
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