

Understanding Your 2026 Employee Benefits



Open Enrollment

Benefit Basics

Eligibility -

- Benefits eligible if you work at least 30 hours per week
- Eligible dependents include:
 - Your legal spouse
 - Legal Dependent Children up to age 26
 - Disabled Dependents over age 26

Effective Date -

- For New Hires – You can elect benefits after 30 days from your hire date through Day 75 in iSolved. All elections are effective on day 91 following the first 90 days from your date of hire.
- *All Elections made during this Open Enrollment are effective January 1st 2026 – December 31st 2026*

Open Enrollment

- Open Enrollment will begin on Monday, November 17th, 2025, and runs through Friday, November 28th, 2025
- Elections are to be made in isolved. This is a passive enrollment, if you do not make changes to your benefits your current elections will continue in 2026. You are required to make a new FSA election.
- Your next opportunity to make changes to your existing coverage without a qualified life event will be next year during open enrollment time.
- Should you experience a Qualifying Life Event, you have 30 days from that event to submit changes



Important Items to Know

**Effective
January 1,
2026**



- Medical, Dental and Vision Coverages are moving to BlueCross BlueShield of Texas.
- Watch your mail for new id cards in December!
- Download the BCBSTX App to track your plan information as well to add your ID Card to your digital wallet.
- Fill all medications before the end of December to allow time for transition of any medical approvals
- Any Medications that require Prior Authorizations will need to be resubmitted by your doctor to BCBSTX after January 1, 2026
- **DON'T FORGET to CHANGE YOUR MEDICAL AND DENTAL INFORMATION WITH YOUR DOCTORS, DENTIST and PHARMACY**



Your Medical Benefits – BCBSTX



HMO Plan

*Requires designated
Primary Care Provider –

Make sure to confirm if your
Primary Care Provider is
considered a Primary Care
Or Specialist with BCBSTX

*Referral needed to see a
specialist

Plan Provisions	2026 Medical Plan		
	HMO Plan	BASE PPO Plan	Buy Up PPO Plan
	Blue Essentials	Blue Choice PPO	Blue Choice PPO
Annual Deductible (Individual/Family)	\$5,000 / \$10,000	\$6,000 / \$12,000	\$2,000 / \$4,000
Out-of-Pocket Maximum (Includes Deductible, Coinsurance and Copays)	\$7,900 / \$15,800	\$8,150 / \$16,300	\$7,150 / \$14,300
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Physician Office Visit	\$15 copay	\$15 copay	\$15 copay
Specialist Office Visit	\$50 copay	\$50 copay	\$50 copay
Virtual Visits	\$15 copay	\$15 copay	\$15 copy
Inpatient Hospital Services	20% after deductible	20% after deductible	20% after deductible
X-Ray and Lab	20% after deductible	20% after deductible	20% after deductible
Outpatient Hospital Services	20% after deductible	20% after deductible	20% after deductible
Urgent Care	\$20 copay	\$25 copay	\$25 copay
Emergency Room Care	\$300 copay + 20%	\$300 copay + 20%	\$300 copay + 20%

Your Pharmacy Benefits – BCBSTX

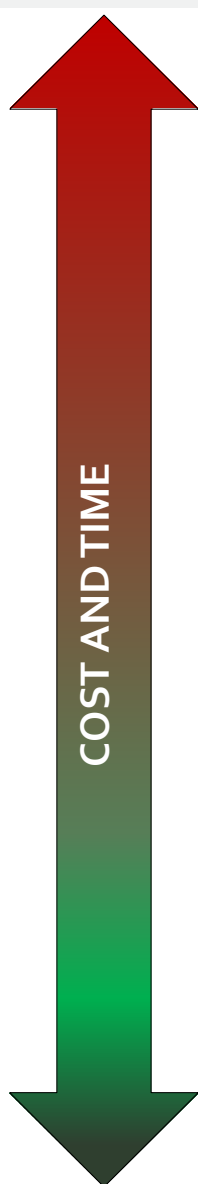
Plan Provisions	2026 Pharmacy Coverage		
	HMO Plan	BASE PPO Plan	Buy Up PPO Plan
Retail Prescription Drugs (30-day supply)			
Generic	\$10 copay	\$10 copay	\$20 copay
Brand Preferred	\$50 copay	\$50 copay	\$50 copay
Brand Non-preferred	\$95 copay	\$95 copay	\$85 copay
Specialty	Within tier 1,2 or 3 copay	\$250 copay	Within tier 1,2 or 3 copay
Mail Order Prescription Drugs (90-day supply)			
Generic	\$25 copay	\$25 copay	\$50 copay
Brand Preferred	\$125 copay	\$125 copay	\$125 copay
Brand Non-preferred	\$238 copay	\$238 copay	\$212.50 copay
Specialty		\$625 copay	n/a



Save Time & Money

- Switch to 90 day supplies of maintenance prescriptions which typically costs less than a 30 day supply and have your medications delivered right to your door.
- Ask your Doctor or Pharmacist for Manufacturer Coupons or Discount Programs
- Price medications by Retail Location to find the cheapest options close to you
 - WalMart \$4 Drug Lists no matter your coverage
- Switch to Generic where possible

Know Before You Go! 5 Choices of Care!



Facility	Conditions treated	Your cost and time
<u>Emergency Room (ER)</u> For immediate treatment of critical injuries or illness. If a situation seems life-threatening, call 911 or go to the nearest emergency room. Open 24/7.	<ul style="list-style-type: none"> • Sudden numbness, weakness • Uncontrolled bleeding • Seizure or loss of consciousness • Shortness of breath • Chest pain • Head injury/major trauma • Blurry or loss of vision • Severe cuts or burns • Overdose 	<ul style="list-style-type: none"> • Highest cost. • No appointment needed. • Wait times may be long, averaging over 4 hours.
<u>Urgent Care Center</u> For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.	<ul style="list-style-type: none"> • Minor cuts, sprains, burns, rashes • Fever and flu symptoms • Headaches • Chronic lower back pain • Severe joint pain • Minor respiratory symptoms 	<ul style="list-style-type: none"> • Costs lower than ER • No appointment needed • Wait times vary up to 1-2 hour waits
<u>Doctor's Office</u> Best place to go for routine or preventive care, to keep track of medications, or for a referral to see a specialist.	<ul style="list-style-type: none"> • General health issues • Preventive care • Routine checkups • Immunizations and screenings 	<ul style="list-style-type: none"> • May charge copay/coinsurance and/or deductible • Usually need appointment • Typically short wait times; can schedule appointment
<u>Convenience Care Clinic</u> Treats minor medical concerns that aren't life threatening. Staffed by nurses and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.	<ul style="list-style-type: none"> • Common cold/flu • Rashes or skin conditions • Sore throat, earache, sinus pain • Minor cuts or burns • Pregnancy testing • Vaccines 	<ul style="list-style-type: none"> • Same price as doctor's office • No appointment needed • Wait times about 15 minutes or less
<u>Virtual Visits / TeleMedicine</u> Provides access to a physician who treats minor medical concerns that are not life-threatening. www.mdlive.com for members Open 24/7. Virtual/FaceTime	<ul style="list-style-type: none"> • Common cold/flu • Rashes or skin conditions • Sore throat, earache, sinus pain and allergies, coughs, UTI's, pink eye, flu and cold symptoms. 	<ul style="list-style-type: none"> • Low consult fee or \$15 copay for those enrolled on Cooley's medical plan • Great option to avoid missing work • Never have to leave home; virtual as needed



Freestanding Emergency Rooms

Many people have been surprised by their bill after visiting a freestanding emergency room. Freestanding ERs, sometimes referred to as urgency centers, typically bill at ER rates (or higher) and can be \$1,500 or more than an Urgent Care Center.

Some locations even function part of the day as Urgent Care and late at night as Emergency Care. Make sure you know what you'll be paying!

Neither located in nor attached to a hospital, freestanding ERs are able to treat similar conditions as an ER, but do not have the ERs ability to admit patients.



Ask before you enter:

- Is this an Urgent Care Center or an ER?
- Is this facility a network provider?

Register with BCBSTX



BlueCross BlueShield
of Texas

Health care at your fingertips.

Blue Cross and Blue Shield of Texas helps you get the most from your health care benefits with Blue Access for Members. You and all covered dependents age 18 and up can create a BAMSM account.

With BAM you can:

- Find care – search for in-network doctors, hospitals, pharmacies and other health care providers
- Get your digital member ID card
- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Sign up for text or email alerts

It's easy to get started.

Use your member ID card to create a BAM account at **bcbstx.com**, or text **BCBSTXAPP** to **33633** to download our mobile app.*



Scan this QR code to visit [bcbstx.com](https://www.bcbstx.com).

Download the Blue Cross and Blue Shield of Texas (BCBSTX) App to manage your health wherever you are.

- Find an in-network doctor, hospital or urgent care facility
- Access your claims, coverage and deductible information
- View or print your member ID card
- Log in securely with your fingerprint or face recognition*
- View your Explanation of Benefits

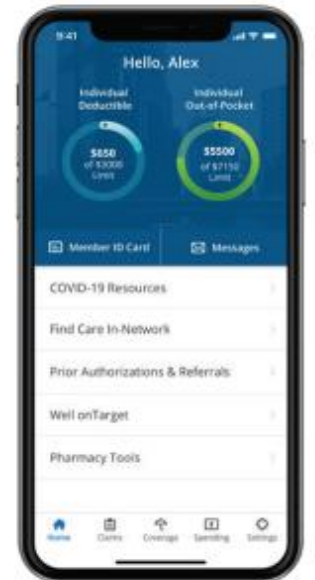
Then, Manage Your Preferences

In the BCBSTX App:

- Update your profile with your mobile number.
- Set your notification preferences to text.

Choose the messages and information you want to get:

- Claims, prior authorization or referral updates
- New documents to review
- Secure message notifications
- Find out about new benefits and services



Available in Spanish

Ready to get started? Text BCBSTXAPP to 33633 to get the app.**



BCBSTX Programs



BlueCross BlueShield
of Texas

A diabetes program built just for you

The Employees Retirement System of Texas is offering Omada® for Diabetes to help eligible HealthSelectSM medical plan participants manage their diabetes with one-on-one personal coaching and tools to make long-lasting health changes. This includes eligible participants enrolled in Consumer Directed HealthSelectSM and HealthSelectSM Secondary, administered by Blue Cross and Blue Shield of Texas.



Claim my welcome kit:
go.omadahealth.com/healthselect

Eligible participants can join at no additional cost.

Get diabetes help



Smart device readings synced to a companion app



Eat healthier without counting calories or cutting out favorite foods



Get up and move — yes, solo dance parties totally count

Get access to

- One-on-one support from a personal health coach
- Easy health monitoring with smart devices and tools
- Expert guidance from a diabetes specialist

Participants receive a welcome kit

With easy-to-use devices, based on your needs. All at no additional cost to you.

- Two continuous glucose monitor sensors (CGMs)
- Blood glucose meter
- Ongoing supply of test strips and lancets
- Smart scale (if clinically eligible)

Virtual Visits



Virtual Visits: Get Cost-Effective, 24/7 Care

With Virtual Visits from MDLIVE®, the doctor is always in. This Blue Cross and Blue Shield of Texas (BCBSTX) benefit gives you access to 24/7 non-emergency care from a board-certified doctor or therapist by phone, online video or mobile app from almost anywhere.

Skip expensive ER bills and waiting to see a doctor. You can speak with a Virtual Visits doctor within minutes.

Powered by
MDLIVE

Activate your Virtual Visits account today:

- Call 888-680-8646
- Go to MDLIVE.com/bcbstx
- Text BCBSTX to 635-483
- Download the app

Why Virtual Visits?

- 24/7 access to an independently contracted, board-certified doctor or therapist
- Access via phone, online video or mobile app from almost anywhere
- Average wait time of less than 20 minutes
- Doctors can send e-prescriptions to your local pharmacy

The Virtual Visits benefit is a convenient alternative for treatment of more than 80 health conditions, including:

- Allergies
- Cold/Flu
- Fever
- Headaches
- Nausea
- Sinus infections

Virtual Visits sessions with licensed behavioral health therapists are available by appointment. Get virtual care for:

- Depression
- Eating disorders
- ADHD
- Substance use disorders
- Trauma and PTSD
- Autism spectrum disorder

First, call your doctor's office; they may also offer telehealth consultations by phone or online video. If you have any questions about this or any other BCBSTX benefit, please call the number on the back of your ID card.

Your Flexible Spending Accounts



- Works like a savings account
- Contributions to your account deducted pretax each month
- You use funds to pay for eligible health care and dependent care costs
- Decreases your taxable income!
 - Healthcare FSA- Max contribution **2026** is \$3,400
 - Dependent Care FSA- Max contribution for **2026** is \$7,500




Your Dental Benefits – BCBSTX



PLAN PROVISIONS	
Annual Deductible	\$50 Individual / \$150 Family
Annual Maximum per covered person	\$1,500
Preventive Care / Diagnostics	0%, no deductible
Basic Services	20% after deductible
Major Services	50% after deductible
Orthodontia Adult & Children only up to age 19	50% no deductible \$1,500 lifetime maximum

Your Vision Benefits –BCBSTX

PLAN PROVISIONS	IN-NETWORK	OUT-OF-NETWORK REIMBURSEMENT
Exam	\$10 copay	Up to \$30
Materials	\$25 copay	
Frequency <ul style="list-style-type: none"> Exam Lenses Frames 	<ul style="list-style-type: none"> 12 months 12 months 12 months 	
Frames	Up to \$130 allowance plus 20% off the balance over \$130	Up to \$65
Standard Lenses <ul style="list-style-type: none"> Single Vision Bifocal Trifocal 	0% after copay 0% after copay 0% after copay	Up to \$25 Up to \$40 Up to \$55
Elective Contact Lenses (in lieu of glasses)	Elective - Up to \$130 allowance plus 15% off the balance over \$130 Medically Necessary - \$0 copay, covered in full	Up to \$104 Up to \$210

The BCBSTX Vision Utilizes the EyeMed Network

You do not need an id card to use your vision benefit – just tell the Provider you have EyeMed Coverage with your date of birth.

Life and AD&D Insurance Coverage – Unum



Clay Cooley Auto Group provides employer paid Basic Life and AD&D Insurance to all eligible employees at no cost.

- \$20,000 Basic Life and AD&D Insurance
- Be sure to provide or update your beneficiaries when you are reviewing your enrollment

Voluntary Life & AD&D Insurance – Unum



- Employee
 - Elect up to a max of \$150,000
 - Guarantee issue– \$150,000
- Spouse
 - Elect up to a max of \$50,000
 - Guarantee - \$20,000
- Child(ren)
 - Always guarantee issue of \$10,000
 - One premium regardless how many children covered

Great News!! If you did not elect this benefit in the past you can elect during Open Enrollment without health questionnaires up to \$150,000

You must elect Voluntary Life coverage for yourself in order to cover your spouse and/or children

Voluntary Short-Term Disability – Unum

Short-term disability insurance provides you with a weekly cash benefit to help pay for everyday expenses (such as mortgage/rent, utilities, childcare, or groceries) if you are unable to work for a short time due to a covered disability (e.g., back injuries, recovery from surgery, or even maternity leave)

Benefit – 60% of your Total Weekly Earnings to a Max of \$1,200

Elimination Period – 7 days

Max Duration – 25 weeks

Cost depends upon your age and weekly earnings



Voluntary Long-Term Disability – Unum



SAFEGUARD YOUR FINANCES SO YOU CAN FOCUS ON YOUR HEALTH DURING A LONG-TERM DISABILITY

Long-term disability insurance provides you with a monthly cash benefit to help pay for everyday expenses (such as mortgage/rent, utilities, childcare, or groceries) if a covered disability takes you away from work for an extended time.

Benefit – 60% of your Total Monthly Earnings to a Max of \$5,000

Elimination Period – 180 days, or the end of your Short-Term Disability

Max Duration – 5 Years ADEA

Cost depends upon your age and weekly earnings





Accident Coverage– Unum



How it helps	<i>Helps offset surprise ER or urgent care bills</i>
How it works	Pays a cash benefit for injuries based on a defined schedule of benefits.
What's covered	Hospital stays from an injury with other benefits for diagnosis and/or treatment of fractures, dislocations, concussions, sprains, torn ligaments, burns, eye and dental injuries, and more.

Full-Time Employees - Injuries		Option 1	Option 2
Burns	2 nd Degree - At least 5% but less than 20% of skin surface.....	\$500	\$375
	2 nd Degree - 20% or greater of skin surface.....	\$1,000	\$750
	3 rd Degree - Less than 5% of skin surface.....	\$2,000	\$1,500
	3 rd Degree - At least 5%, but less than 20% of skin surface	\$5,000	\$3,750
	3 rd Degree - 20% or greater of skin surface	\$10,000	\$7,500
Concussion	Concussion	\$300	\$200
Connective Tissue	One Connective Tissue	\$90	\$90
	Two or more Connective Tissues	\$150	\$150
Dislocations (If surgery is required, Surgery benefit is paid in addition to Injury benefit)	Ankle bone or bones of the foot (other than toes).....	\$1,500	\$1,150
	Collarbone (acromioclavicular and separation).....	\$500	\$400
	Collarbone (sternoclavicular).....	\$900	\$700
	Finger or Toe (Digit).....	\$500	\$400
	Elbow joint.....	\$900	\$700
	Hand (other than Fingers).....	\$900	\$700
	Shoulder.....	\$900	\$700
	Wrist joint.....	\$900	\$700
	Hip joint.....	\$4,500	\$3,000
	Knee joint (other than patella).....	\$1,500	\$1,300
	Kneecap (patella).....	\$2,250	\$1,700
	Lower Jaw	\$900	\$700
Eye	Incomplete Dislocation (payable as a % of the applicable Dislocations benefit).....	25%	25%
	Eye Injury	\$200	\$200



Accident Claim Overview

Scenario: School soccer game injury

Medical Claim

Medical Service	Amount
Emergency room visit and physician evaluation	\$1,210
CT scan (head)	\$900
X-ray (knee)	\$240
Knee brace	\$180
Total medical claim	\$2,530
Medical plan deductible	\$2,530
Total medical out-of-pocket	\$2,530

Accident Benefit

Covered Service	Benefit Amount
ER visit	\$250
CT scan	\$300
X-ray	\$100
Concussion diagnosis	\$300
Knee sprain (minor)	\$150
Medical appliance	\$200
Total benefit amount	\$1,300

Financial Impact

Medical Service	Amount
Medical out-of-pocket	\$2,530
Accident Benefit	\$1,300
Total out-of-pocket remaining	\$1,230
FSA preservation	\$1,230

Hospital Indemnity Insurance – Unum



If you have to stay in the hospital, Hospital Indemnity insurance provides cash payments directly to you, to help protect your finances from the costs you may incur from a hospital stay.

Supplement your health insurance with a lump sum benefit for hospital stays due to a covered accident or sickness.

Use the benefit however you see fit – to help pay for out-of-pocket medical costs like, co-pays or deductibles, or for everyday expenses like childcare or groceries.

Full-Time Employees - Hospital	Option 1	Option 2
Admission (1 day per year)	\$3,000	\$2,000
Admission - Hospital ICU (1 day per year) (additive to Admission)	\$3,000	\$2,000



Supplemental Health Plan

Hospital Indemnity Claim Overview

Scenario: Normal pregnancy and hospital delivery



Medical Claim	
Medical Service	Amount
Labor & delivery cost: in-network hospital (2 days stay)	\$7,500
Medical plan deductible	\$3,500
Medical coinsurance @ 80/20	\$1,100
Total medical out-of-pocket	\$4,600

Hospital Indemnity Benefit	
Covered Service	Benefit Amount
Hospital admission benefit	\$2,000

Financial Impact	
Medical Service	Amount
Medical out-of-pocket	\$4,600
Hospital Indemnity benefit	\$2,000
Total out-of-pocket remaining	\$2,600
HAS / FSA preservation	\$2,600



Critical Illness – Unum



Coverage Options - \$10,000 or \$20,000

Covered Conditions		Benefit Amount
Critical Illnesses	End Stage Renal (Kidney) Failure.....	Full-time Employees 100%
	Heart Attack (Myocardial Infarction).....	100%
	Major Organ Failure Requiring Transplant.....	100%
	Stroke.....	100%
	Sudden Cardiac Arrest.....	100%
	Coronary Artery Disease (Major).....	50%
	Coronary Artery Disease (Minor).....	10%
Additional Critical Illnesses for your Children	Cerebral Palsy.....	100% (50% of elected coverage amount)
	Cleft Lip or Palate.....	100% (50% of elected coverage amount)
	Congenital Heart Disease.....	100% (50% of elected coverage amount)
	Cystic Fibrosis.....	100% (50% of elected coverage amount)
	Down Syndrome.....	100% (50% of elected coverage amount)
	Sickle Cell Anemia.....	100% (50% of elected coverage amount)
	Spina Bifida.....	100% (50% of elected coverage amount)
	Type 1 Diabetes.....	100% (50% of elected coverage amount)
Cancer	Invasive Cancer (including all Breast Cancer).....	Full-time Employees 100%
	Non-Invasive Cancer.....	25%
	Skin Cancer \$.....	\$500

If you are diagnosed with a serious medical condition, critical illness insurance helps reduce daily stress about money, so you can focus on getting better.

- Pays a lump sum benefit (up to a maximum) for a variety of covered conditions such as heart attack, stroke, and more.
- Use the benefit however you see fit – to help cover out-of-pocket medical costs or everyday expenses not covered by your medical insurance



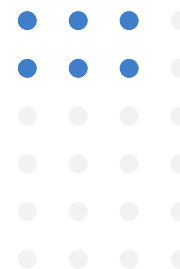
Supplemental Health Plan

Critical Illness Claim Overview

Scenario: Breast cancer diagnosis

Critical Illness Benefit	
Covered Service	Benefit Amount
Cancer benefit	\$10,000
Total benefit amount	\$10,000

Financial Impact	
Service	Amount
Medical out-of-pocket (max)	\$7,150
Critical Illness benefit	\$10,000
Total out-of-pocket remaining	\$0
FSA preservation	\$7,150



Pet Insurance – Nationwide

Get more for your pet with employee-only pet insurance from Nationwide®

Nationwide is the nation's oldest and largest pet health insurance provider, and is the #1 choice in America for pet insurance.

- Employee pricing
- Visit any vet, anywhere
- Choose from 70% and 50% reimbursement
- Low \$250 annual deductible
- Save more on pet prescriptions with Nationwide® PetRxExpress
- Easy online claim submission
- Unlimited 24/7 pet health advice from experts at Vethelpline®



Visit <https://benefits.petinsurance.com/comeseeclay> or call 877-738-7874 and mention you are with Cooley Auto for a quote!

2026 Benefit Premiums

Medical		
Medical HMO Plan	Per Pay Period - 24	Per Month
Employee	\$36.21	\$72.42
Employee + Spouse	\$259.51	\$519.02
Employee + Child/ren	\$176.50	\$353.00
Employee + Family	\$353.56	\$707.12
Medical Base Plan	Per Pay Period - 24	Per Month
Employee	\$86.11	\$172.22
Employee + Spouse	\$325.33	\$650.66
Employee + Child/ren	\$198.77	\$397.54
Employee + Family	\$426.25	\$852.50
Medical Buy Up Plan	Per Pay Period - 24	Per Month
Employee	\$136.58	\$273.16
Employee + Spouse	\$489.67	\$979.34
Employee + Child/ren	\$369.85	\$739.69
Employee + Family	\$711.60	\$1,423.20
Dental		
Dental PPO	Per Pay Period - 24	Per Month
Employee	\$19.07	\$38.13
Employee + Spouse	\$38.24	\$76.48
Employee + Child/ren	\$46.98	\$93.95
Employee + Family	\$66.18	\$132.35
Vision		
Vision	Per Pay Period - 24	Per Month
Employee	\$4.04	\$8.08
Employee + Spouse	\$7.68	\$15.36
Employee + Child/ren	\$8.09	\$16.17
Employee + Family	\$11.88	\$23.76



DON'T FORGET!

Open Enrollment is November 17th - November 28th

January

				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

*Elections you make during Open Enrollment are
Effective*

January 1st 2026 – December 31st 2026



OPEN ENROLLMENT INSTRUCTIONS

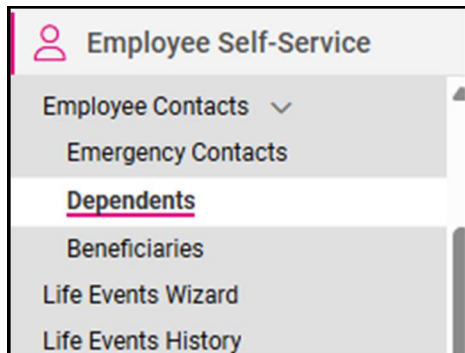
ATTENTION: If you need to **add a spouse and/or dependents**, follow the instructions below **BEFORE** you begin your election in Benefit Enrollment.

Adding Dependents

Select: Employee-Self Service (on the left hand side of the screen)

Scroll down to: Employee Contacts

Select: Dependents



Click: +Add New (on the black bar) and complete the mandatory fields

Contact Type:

*Relationship – click drop down-menu (Select spouse or child)

*Contact: <Add New>

General Information- *First Name, *Last name

Personal- *Update SSN, *Update Birth Date, *Gender

Make sure to **SAVE** the information – on the black bar

Contact Type

* Relationship: ⓘ

* Contact:

Other Information

☐ Hide Contact in ESS ⓘ

☐ Deceased

Dependent Information

☐ Full-time Student

☐ Disabled

General Information

* First Name:

Middle Name:

* Last Name:

Prefix:

Suffix:

Personal

SSN:

* Update SSN:

Birth Date:

* Update Birth Date: ⓘ

* Gender:

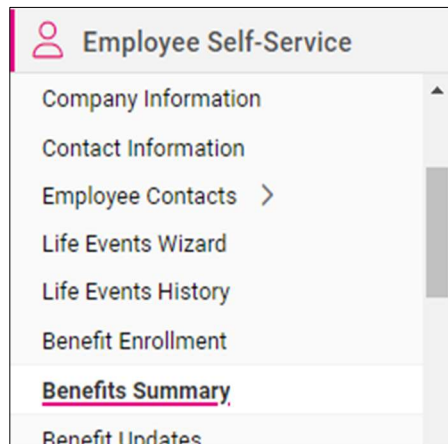


Steps to enroll in your benefits:

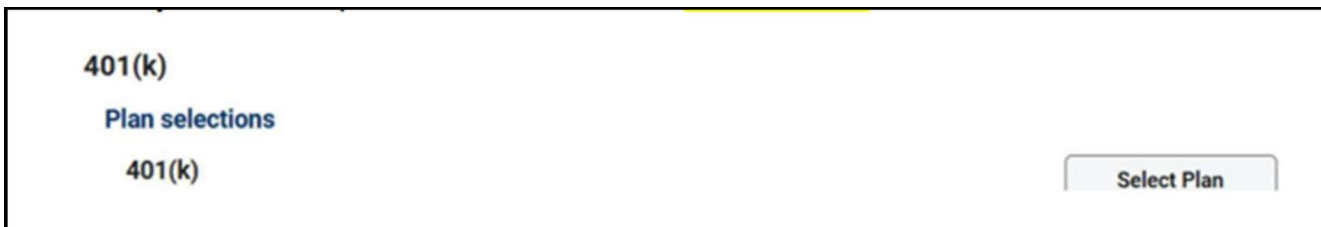
Step 1- (enroll in your benefits)

Select: Employee Self- Service (on the left-hand side of the screen)

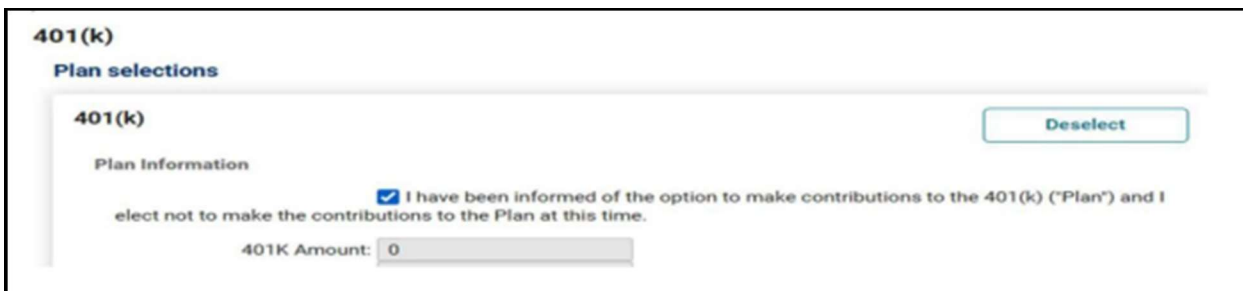
Scroll down to: Benefit Enrollment



If you want to “opt out” of 401K – Click the “**Select Plan**” button



Click the box to “**opt out**” of 401K- otherwise you can keep the 401K percent of 2% or increase your contribution.



Click **NEXT**- on the black bar – you will see the **GREEN CHECK** on the 401K selection.



Step 2: (enroll in your benefits)

Click: EACH benefit title under (3) **Plan Selections**.

Ensure you receive all **GREEN CHECKS** by selecting **SELECT PLAN** or **WAIVE** on **EACH** benefit option.

The screenshot displays the 'Annual Open Enrollment 2026' web portal. On the left is a sidebar with four steps: 1. Enrollment information, 2. Preview, 3. Plan selections (highlighted), and 4. Final review. Under 'Plan selections', there is a list of benefits with radio buttons for selection. 'Basic Life/AD&D' and 'Vol AD&D CH' are marked with green checkmarks. The main content area on the right is titled 'Annual Open Enrollment 2026' with the dates 'November 17, 2025 through November 28, 2025' and an 'Incomplete' status. It includes a 'Welcome to Benefit Enrollment 2026' message, a list of steps to follow, and a 'Documents' section with a link to the '2026 Benefits Guide (PDF)'.

Ensure that you have completed your selections with **GREEN CHECKS** next to **EACH** Plan selections.

Click “**Review and Submit**” under (4) **Final Review**.

The screenshot shows the 'Final review' step of the enrollment process. It features a large blue button labeled 'Review and submit'.



Step 3: (enroll in your benefits)

A document with a pie chart will appear on the screen; **please ensure that you click the "SUBMIT" button to enroll.**

Please ensure you receive the message "**complete-last submitted with a date and time stamp**". This means you have successfully submitted your enrollment!

