OPEN ENROLLMENT 2027: IMPORTANT INFORMATION!

If I don't want to change my health insurance plan, do I need to do anything?

YES! There are changes to some of the plan menus. Please review the full list of plans in case you wish to make a change.

- **If you are a GREA- UGRESP – GREOA member there is one plan being replaced; if you are enrolled in that plan you will need to make a new plan election from the 2027 menu.**

- **If you are a GRESPA member there are two plans being replaced; if you are enrolled in one of those two, you will need to make a new plan election from the 2027 menu.**

Be sure to review the Plan rate sheets for your group as **costs have increased for 2027,** please be aware your new deduction will be effective with the first 2027 paycheck.

Once the open enrollment window closes on November 13th, you will be unable to make changes to your elections (unless you have a qualifying life event) for 2027.

Will all of my current elections roll into 2027 if I don't do anything?

NO! You **must** make a new plan election if you are currently enrolled in one of the plans being removed from your group's plan menu.

If you are currently enrolled in the medical or dependent care FSA (flex) programs, your 2026 elections **WILL NOT** roll into 2027, because this is an IRS program with a calendar year election period. If you want to contribute to one or both of these programs you must login to the enrollment website (links below) and set your dollar election for 2027. Be careful to choose the correct account type – medical or dependent care - as the amount you elect for 2027 cannot be changed once you make it.

Open enrollment is a great time to review your HSA deduction as well. The IRS has increased the HSA contribution limits for 2027 to $4,500 per year for a single and $9,000 per year for a family**.**

Can I call or email the Benefits Department if I have questions?

YES! If you call or email the Benefits Department, your questions will be answered in a timely manner if you leave a complete message with your name, question, and your phone number. *This is an extremely busy time for the Benefits Department, so we ask that you call or email one time rather than multiple times, as we want to be able to respond to everyone's questions as efficiently as possible.* Thank you for your understanding.

Do I need any other documentation?

YES! GRPS is now requiring all employees to provide documentation for their covered dependents. This includes:

- Marriage certificates
- Birth Certificates
- Adoption Court Order
- Medical Support Order or Divorce Decree Section specific to insurance coverage for children or stepchildren

This documentation must be uploaded to the MESSA or MESSA/bSwift website as follows:

MESSA > My Profile > Employee File – there is a View and Upload Document Link in Blue

