



2026 OPEN ENROLLMENT



Important Information Regarding Your Benefits:

- **Spousal Coordination of Benefits Form:** If you are covering a spouse on your health plan, you must complete the Spousal Coordination of Benefits Form, even if you are not making any changes to your current plan.
- **Flexible Spending Accounts (FSA):** To participate or continue participating in the Flex Spending Unreimbursed Medical or Dependent Care plans, you must re-enroll for the upcoming year.
- **Health/Dental/Vision/FSA/Supplemental Plan Changes:** To request changes to your Health, Dental, Vision, FSA, or Supplemental plans, please log in to PeopleSoft (www.psa.nccde.org) to complete the process. The site will be open for changes from **October 20, 2025 – noon on October 31, 2025**.
- **Worksite Benefits (LTD, STD, Accident, Critical Illness, Hospital, or Whole Life Insurance):** Requests to change your Worksite Benefits should be directed to either the EFP site or call center.
- **Supplemental Life Insurance or Worksite Benefits Underwriting:** If you wish to add or change your Supplemental Life Insurance or Worksite Benefits, you will need to go through an underwriting process. Hartford and UNUM will determine your eligibility for the requested coverage.
- **Adding an Eligible Dependent:** To add an eligible dependent to your coverage, please work with Human Resources to provide the necessary documentation.
- **Updating Supplemental Life Insurance:** If you need to update your Supplemental Life Insurance amount, work with Human Resources to complete the required forms.
- **In-person Meetings:** Representatives from Aetna, Highmark, and UNUM (EFP) will be available at in-person meetings to assist with your questions and concerns.