

Town of Rockland – Open Enrollment Announcement

April 28 – May 9, 2025

We are pleased to announce that **Open Enrollment** for Fiscal Year 2026 will begin on **Monday, April 28, 2025**, and continue through **Friday, May 9, 2025**.

This year, we will again offer a **hybrid enrollment format** to accommodate all employees. You'll be able to **schedule a one-on-one meeting** with a Benefits Enroller either **in-person** or **virtually**, based on your preference. **Scheduling links** will be emailed shortly and will include options for appointments at Town Hall and various other department locations.

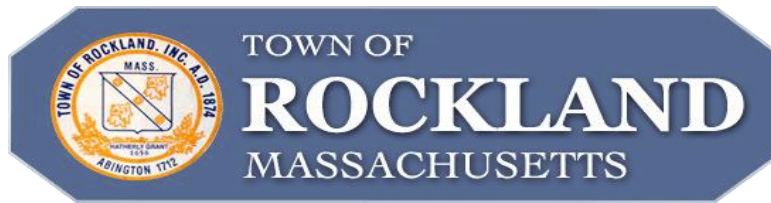
What You Can Do During Open Enrollment

- Enroll in or make changes to your:
 - Medical, Dental, and Vision Plans
 - Health Equity Flexible Spending Accounts (FSA)
 - Dependent Care Accounts (DCA)
 - Voluntary Supplemental Benefits

Important: Action Required for FSA and DCA

⚠ **If you are currently enrolled in an FSA or DCA and wish to continue this pre-tax benefit for FY26, you MUST re-enroll.** Enrollment in these accounts **does not roll over** year-to-year.

- **FSA Contribution Limit:** \$3,200 per employee
(Each spouse employed by the Town is eligible for the full \$3,200 separately.)
 - **DCA Contribution Limit:** \$5,000 per household
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Medical & Dental Premium Updates

- **Health Insurance Premiums (BCBS):** Increased by 7.8%. Please see updated employee pricing flyer for details
 - **Dental Insurance and Voluntary Vision Plan:** No premium change from FY25
 - **Employer/Employee Share:**
 - Medical: 79/21%
 - Dental: 50/50%
 - Vision: 100% paid BY employee
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New Voluntary Insurance Provider – Combined Insurance

We're excited to share that the Town of Rockland is transitioning from Aflac to **Combined Insurance** for voluntary benefit offerings beginning this year.

Combined Insurance will offer a new suite of **employee-paid benefits** to enhance your financial protection, including:

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Disability Insurance
- Life Insurance with Lifetime Benefits
- Access to the **College Tuition Benefit®** program

 **More information and plan details will be shared soon**, along with educational sessions to help you navigate your options and make informed choices.

Stay Informed

Be on the lookout for your **email invitation to schedule your enrollment meeting** and attend one of the upcoming informational sessions. This is your opportunity to make benefit choices that best suit your needs and protect what matters most.