

# 2026

## Open Enrollment Highlights

| May 5 – May 12, 2026

We encourage you to take the time to review all that our Benefits Program has to offer in detail. It is important that you carefully consider each benefit, its cost and value, and determine whether these benefits are appropriate for you and your family members.

Once you have made your elections, you will not be able to change them until the next Open Enrollment period, unless you experience a qualified change in status.

### Short Plan Year for 2026

Elections you make during this open enrollment period will take effect on June 1, 2026. **The short plan year will run through December 31, 2026.**

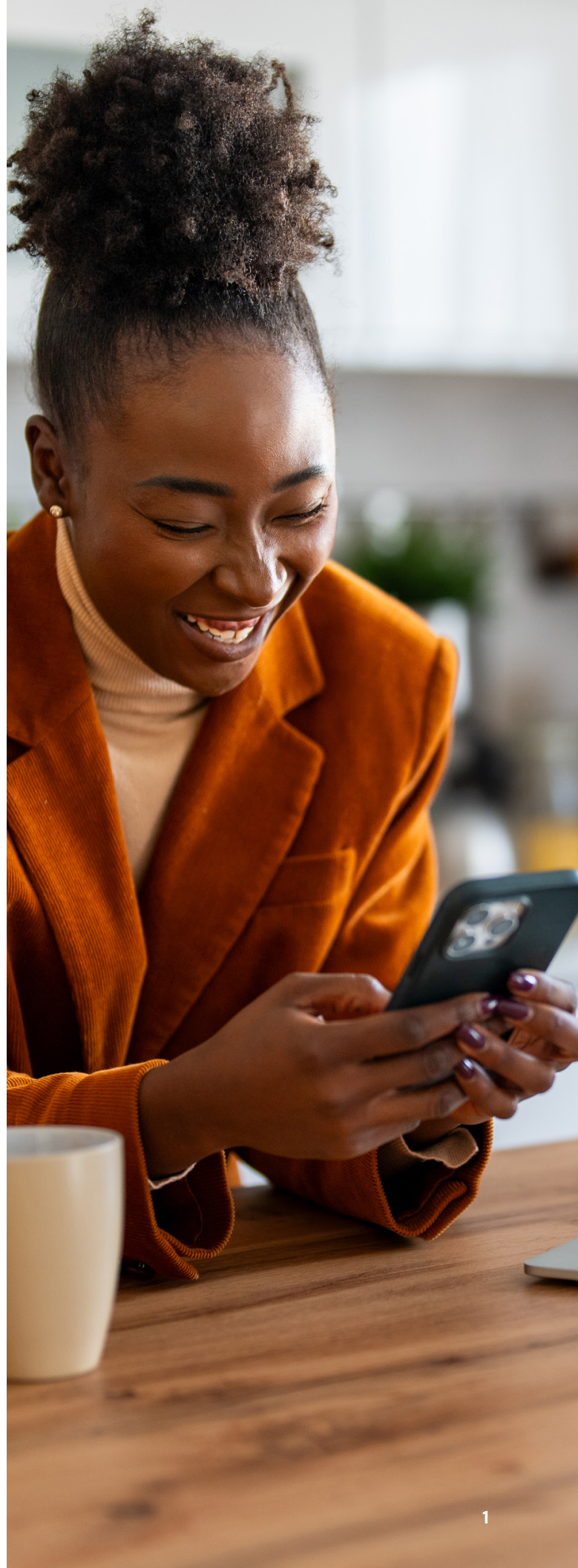
**Open Enrollment will be PASSIVE!** This means you only need to update your elections if you would like to make changes to your benefits or enroll in the Medical FSA.

**Please Note:** 2026 FSA contribution limits will be prorated on a 7-month basis due to the short plan year.

FBT Gibbons will hold another Open Enrollment period in the Fall of 2026 for coverage effective January 1, 2027.



**FBT  
Gibbons**





## Join Us for an Open Enrollment Meeting!

There will be two meetings on May 6th, 2026 from 10:30am – 11:30am & 1:00pm – 2:00pm. The meetings will be live in **Newark Conference Rooms 6 & 7**.

You also have the option to participate remotely using the Teams meeting links below:

- 10:30 am: [Click here to join the Teams meeting](#)  
Passcode: eF77Ugu
- 1:00 pm: [Click here to join the Teams meeting](#)  
Passcode: Sx7Y84Tm

## What's New for 2026?

- There will be no changes to the vendors or coverages for the 2026 short plan year.
- There will be an increase in payroll contributions for your medical and dental benefits, with the exception of contributions towards the Horizon High Deductible Health Plan (HDHP).
- **REMINDER:** CancerCARE is available with enrollment in any of Gibbons' medical plans.

## FBT Gibbons' Online Resource Center

Access all your benefits information in one place. On the Online Resource Center you can find plan documents, insurance carrier contacts, forms, links, and so much more!

Visit [www.gibbonsbenefits.com/open-enrollment](http://www.gibbonsbenefits.com/open-enrollment) to access your benefits information today!

## What Do You Need to Do Now?

- Review the Benefits Guide and discuss with your family members, if applicable.
- Attend the meeting on May 6, either in-person or via Zoom.
- Reach out to FBT Gibbons Benefits or the Benefits Member Advocacy Center (Benefits MAC) with any questions at **800.563.9929**.
- Enroll in benefits by end of business on May 12, 2026.

## Have Questions?

If you have questions about your benefits, please contact FBT Gibbons Benefits or the Benefits Member Advocacy Center at **800.563.9929** (Monday through Friday, 8:30 am to 5:00 pm EDT) or go to [www.connerstrong.com/memberadvocacy](http://www.connerstrong.com/memberadvocacy).