

# IT'S TIME FOR 2026 OPEN ENROLLMENT



## OPEN ENROLLMENT DATES:

**March 25 - April 8, 2026**

This year's Open Enrollment will be **PASSIVE**. This means that if you do not make any changes to your current benefit elections or waive coverage in ADP by **April 8<sup>th</sup>**, your benefits will automatically roll-over for the 2026-2027 plan year.

## ATTEND A MEETING

We will review your 2026-2027 benefit options at two meetings, both in-person and broadcast.

Visit the BenePortal Open Enrollment tab for links to join the broadcast meetings via Zoom!

- Wednesday, March 25 at 10:00 AM and 2:00 PM EST

## WELLNESS PROGRAM

Archer's wellness incentive program is available to employees enrolled in the medical plan.

- Complete your annual physical and routine bloodwork between May 1, 2026 and April 30, 2027 to be eligible for wellness savings during the May 1, 2027 plan year.
- Archer holds a Health Fair every year to help employees complete these tasks.

**REMINDER:** You have until April 30, 2026 to complete both your annual physical and bloodwork to qualify for wellness savings for the May 1, 2026 plan year.

## LEGAL NOTICES

Archer provides important health plan notices and disclosures for you and your dependents. You may now review them online at [archerbeneportal.com](http://archerbeneportal.com) within the "Plan Notices & Disclosures" tab, or request copies from the Benefits Department.

## WHAT TO KNOW?

- Your medical and prescription drug contributions will change for the 2026-2027 plan year. Take charge of your health—and your wallet! Employees enrolled in Archer's medical plan can reduce their costs by completing an annual physical and routine bloodwork as part of the wellness program. **Please refer to the 2026-2027 Benefits Guide to review your per-pay employee contributions.**
- Medical/Rx:
  - There are no plan design changes to the medical and prescription drug plans.
  - Teladoc: Along with general medical care, employees enrolled in Archer's medical plan now have access to virtual behavioral health services (therapy and psychiatry).
- Vision Plan:
  - Employee contributions are increasing slightly for the 2026-2027 plan year.
  - Enhanced benefits include higher frame and contact lens allowances, coverage for polycarbonate lenses (adults & children), and new blue light blocker lens options.
- The 2026 Health Savings Account (HSA) maximum contribution limits have increased:
  - Individuals: \$4,400
  - Family: \$8,750
- **Reminder:** Healthcare FSA limit for 2026 is \$3,400; open enrollment occurs annually in November. Be on the lookout for information later this year!
- Voluntary Term Life:
  - **GREAT NEWS!** During this Open Enrollment period only, eligible employees can enroll in or increase coverage up to \$50,000 in Supplemental Life and AD&D insurance for themselves and up to \$10,000 for their spouse with no medical questions or underwriting required.

# OPEN ENROLLMENT HIGHLIGHTS



## OPEN ENROLLMENT CHECKLIST

The ADP Open Enrollment portal opens on **Wednesday, March 25<sup>th</sup>**. The deadline to submit benefit changes and the required documents outlined below is **Wednesday, April 8<sup>th</sup>**. Changes after this date cannot be processed unless you experience a qualified change in status.

### Please complete the following tasks:

- **REMEMBER:** Open Enrollment is **PASSIVE**, if you do not make changes during open enrollment, your current benefit elections will automatically carry over.
- Submit applicable documents to the Benefits Department:
  - **If you are waiving Health Insurance:**
    - » Health Insurance Waiver
  - **If your spouse will be enrolled in the Health Insurance:**
    - » Spousal Affidavit
  - **If your dependents will be enrolled in the Health Insurance:**
    - » Dependent Eligibility Verification Form
  - **If you are eligible for the Non-Tobacco discount on Health Insurance:**
    - » Non-Tobacco User Certification
  - **If you are enrolling in the Inspira Financial HSA:**
    - » Health Savings Account (HSA) Employer Payroll Deduction Form
  - **If you are enrolling in Reliance Voluntary Life insurance coverage:**
    - » Reliance Voluntary Enrollment Form

Forms are available on the BenePortal **Open Enrollment** tab at [archerbeneportal.com](https://archerbeneportal.com).

## OPEN ENROLLMENT INFORMATION

- Take time to review the benefit options available to you. If applicable, be sure to discuss them with your family members.
- If you wish to make changes to current benefit elections or newly elect benefit(s), you **MUST** do so before the open enrollment window closes on **April 8, 2026**.

## COORDINATION OF BENEFITS

Meritain requires members to complete Coordination of Benefits (COB) annually. Failure to update COB may delay or deny claims. Please be sure to complete the COB process in one of the following ways:

- Call: **800.925.2272**
- In Writing: Meritain Health, PO Box 853921, Richardson, TX 75085-3921
- Via the online member portal
- Email completed form to: **Forms.Direct@meritain.com**

## DON'T FORGET - BENEPORTAL

BenePortal is Archer's virtual employee benefits portal, providing access to the company's benefits, health and wellness information, and a wealth of additional tools, and resources. Employees and eligible dependents have 24/7 access to benefit plan information.



Scan the QR code to access the ADP web portal, plan documents, carrier information, plan notices & disclosures, and more on Archer's BenePortal.

