

Human Resources Department

Open Enrollment

2026 Plan Year



Oct. 27 – Nov. 14, 2025

More Passive Enrollment This Year

If you are NOT making any benefits changes AND you are not enrolling in Flexible Spending Accounts (FSA) for the 2026 plan year, you do not need to do anything during open enrollment.

- **For FSA Accounts - The IRS requires that you must re-enroll annually. Re-enrollment is also required to roll over up to \$640 of remaining Health Related Expenses (HRE) funds.**
 - If you are enrolling in FSA accounts, you must complete the entire benefits enrollment as in previous years.
- For No Changes – Do nothing. Your benefits will continue as is for the new plan year except FSA enrollment.
- To Make Changes - If you do plan to change even one benefit or enrolling in FSA, you must complete the entire benefits enrollment as in previous years.



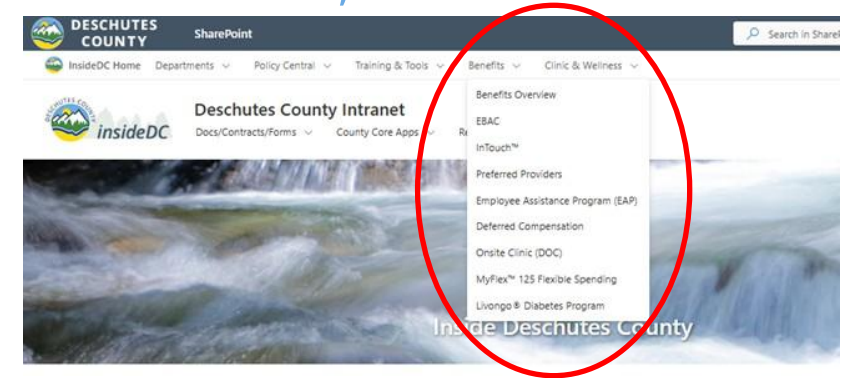
Open Enrollment

- Open enrollment will be Oct. 27 - Nov. 14, 2025
 - There is changes to employee coinsurance costs. **The cost will be \$100 for Employee Only and \$121 for Employee + Dependents for 2026**
- This is the time to make changes to your benefits
 - Renew/start flexible spending accounts
 - Add/drop eligible dependents
 - Opt-out of health or dental coverage
 - Review/change current voluntary benefit elections
 - Life and ADD insurance, Aflac, LegalShield
- Some changes are “always available”
 - Many voluntary benefits can be changed any time during the year
 - Life and ADD insurance, post tax Aflac, Deferred Compensation



Open Enrollment Resources

- **insideDC Benefits tab**
 - Viewable from any County computer – year round
 - Detailed benefits information including plan documents, forms and reference materials
 - Available year round



- **Deschutes.org Open Enrollment page**
 - Viewable from any computer with an internet connection
 - Under the Human Resources department tab
 - Detailed instructions for the 2026 plan year open enrollment
 - Supporting documents for open enrollment



Flexible Spending Accounts (FSA)

- Must re-enroll every year in FSA's
- You will enroll through ESS. No paper forms.
- Limit for the HRE will increase for 2026.
 - \$3,300/year (\$275.00/month) for Health-Related Expenses (HRE)
 - \$7,500/year (\$675.00/month) for Dependent Care Expenses (DCE)
- IRS allows up to \$640 rollover on HRE accounts
 - **Must re-enroll to have a place for the rollover to go**



PacificSource Services

- **InTouch for Members**

- Look up coverage information in your member handbook/policy or read benefit summaries.
- Look up claims.
- View explanations of benefits.
- Review your family's enrollment history.
- Check your deductible and out-of-pocket status.
- Track prior authorizations.
- Look up your share of your family's healthcare expenses.
- Estimate healthcare costs using our Treatment Cost Navigator.

- **myPacificSource Mobile App**

- www.PacificSource.com/mobile

- **Deschutes County Landing Page**

- www.PacificSource.com/DeschutesCounty



Livongo Diabetic Management

- **Livongo: A New Approach to Diabetic Management**
 - Available free to health plan members diagnosed with type 1 or type 2 diabetes.
 - This is a program implemented January 2023
 - Our benefits consultant has provided a review of the pilot program and recommends continuations for another year
- **Livongo Member Site**
 - <https://www.livongo.com>



Other Insurance Services

- Found on insideDC under Human Resources > Employee Resources > Other Insurance Services tab
- Aflac
- Group Life, Accident and LTD Certificates
- New York Life (free) Value Added Programs
 - Secure Advantage (Money Coaching, Identity Theft, Will Preparation)
 - Secure Travel Program
 - Financial-Legal Support
- LegalShield



Retirement Planning

Deferred Compensation (457 Plan)

- Contact the account representative anytime during the year to establish a deferred compensation account or for questions regarding your existing account.
 - **MissionSquare Retirement** - www.missionsq.org • (800) 669-7400
 - **Empower Retirement** - www.empower.com • (866) 816-4400
 - **Nationwide Retirement Plans** - www.nrsforu.com • (888) 401-5272
- Once you have an established account you can make changes any time through ESS.

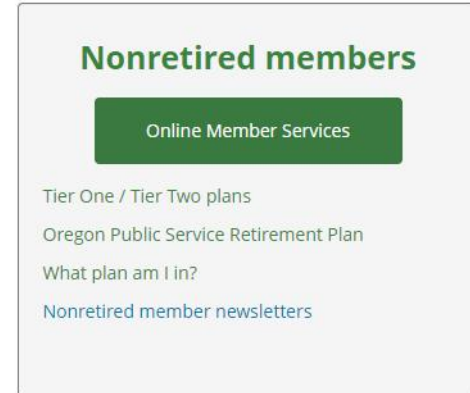


Retirement Planning

PERS

- Go to the PERS website to view more information about your PERS retirement benefits - www.Oregon.gov/PERS

- Online Member Services:
 - Prepare online estimates
- Other links:
 - Enroll in PERS education sessions
 - Step-by-step retirement application instructions
 - Answers to many PERS questions



PY 2026 Benefit Changes

- **Maternity Service Change – Adding Dula Services**
 - Oregon statute requires health plans to cover doula services, postpartum doula services, and lactation consultations.
 - Language change to the plan document is required. Coverage will be administered by PacificSource.
- **Durable Medical Coverage – Expand Prosthetic Device Coverage**
 - Oregon statute requires health plans cover prosthetic and orthotic devices when they are medically necessary for performing daily activities or essential work tasks. This also includes devices needed for physical activities to improve health.
 - Language change to the plan document is required. Coverage will be administered by PacificSource.



PY 2026 Benefit Changes

- **Breast Reconstruction – Paid as in network for all providers**
 - Oregon statute requires health plans to cover autologous breast reconstruction procedures for out-of-network providers the same as in-network providers in situations where there is not an adequate network.
 - Language change to the plan document is required. Coverage will be administered by PacificSource.
- **Dependent Care FSA Limit Increase**
 - The OBBBA permanently increased the Dependent Care FSA (DCAP) annual limit from \$5,000 to \$7,500 for tax years beginning 1/1/2026.



PY 2026 Benefit Changes

- **PacificSource did recommend language changes to help clarify our plan documents**
 - Language changes do not cause any changes to coverage on the Medical or Dental plans.
 - Language is added or changed throughout the plan documents to clarify the administration of benefits, simplify plan language, or to align with PacificSource core plan language.
- **Employee Cost Share Increase**
 - \$100 (\$95 medical/\$5 dental) EE Only
 - \$121 (\$116 medical/\$5 dental) EE+Dependents



PY 2026 DEFFERED COMPENSATION

- **Deferred Compensation Changes**
 - No special option for making deferred compensation changes during open enrollment.
 - You can make changes through the regular process.
 - Deferred Compensation information, including how to make regular changes through ESS, can be found [HERE](#).
- **New SECURE 2.0 Requirement Beginning 1/1/2026**
 - Beginning Jan. 1, all deferred comp catch up contributions for those that earned over \$145,000 in 2025 will need to be Roth (after tax) contributions.
 - HR and Payroll will establish new contribution guidelines for compliance.



PY 2026 Voluntary Life & AD&D

- **Rates**

- The Voluntary Life and ADD&D rates will not change for the 2026 plan year.

- **Increasing Coverage Amounts**

- The only voluntary life insurance increase that is not subject to medical underwriting during open enrollment is up to \$20,000 increase to **Employee and/or Spouse** Voluntary Life, and only if your current coverage amount is less than \$100,000 for employee or \$30,000 for spouse.
- All other increases or new coverage requests for an employee and/or a spouse will require medical underwriting by NYL to determine insurability. Medical underwriting will occur after open enrollment is complete.



PY 2026 Voluntary Life Reminder

Voluntary Life Guaranteed Issue During Open Enrollment

Adding the ability for employees and/or spouse to add or increase coverage up to 2 units (\$20,000) without evidence of insurability up to \$100,000 for employee or \$30,000 for spouse.

- Each year at open enrollment, all eligible employees can elect or increase their coverage and/or their spouses coverage up to 2 units (\$20k) **without** medical evidence of insurability (medical questionnaire).
- This applies to employee and/or spouse voluntary life only.
- Amount can be increased year over year at \$20,000 increments up to the maximum guaranteed issue amount of \$100,000 for employee or \$30,000 for spouse without medical evidence of insurability.



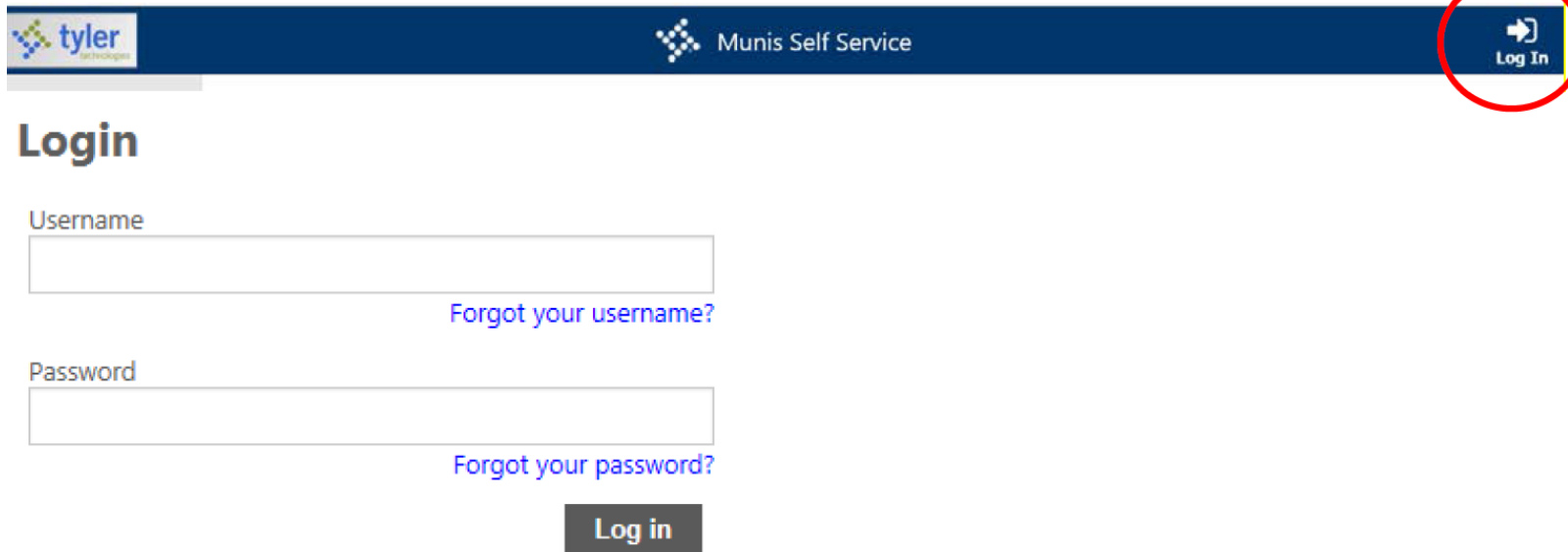
Employee Self Service (ESS)

- As a reminder, this is the employee portal to the Munis system
- ESS can only be accessed through County computers.
- Ability to view all of your personal employee information in one spot
- Will be able to request changes to personal and demographic information, benefits and tax elections
- Ability to submit “life event” changes
- We will be using the ESS portal for 2025 open enrollment if you plan to make changes. Action is not required if no changes are being made and you are not enrolling in FSA.



Employee Self Service (ESS)

In preparation for Open Enrollment, be sure you can login to your ESS: <https://selfservice.deschutes.org/ess/login.aspx>



tyler technologies

Munis Self Service

Log In

Login

Username

[Forgot your username?](#)

Password

[Forgot your password?](#)

Log in

Refer to the ESS user guide if you need help logging in



Employee Self Service (ESS)

Once you are logged in, navigate to the Benefits tab and review your current benefits elections.

AD&D INSURANCE		
ACCIDENTAL DEATH & DISMEMBERMENT - EMPLOYEE & FAMILY – \$15.00		
Your existing benefit:		
ACCIDENTAL DEATH & DISMEMBERMENT - EMPLOYEE & FAMILY		
Pay period employee cost	\$15.00	Current monthly payroll deduction amount
Annual employee cost	\$180.00	
Election amount	\$300,000.00	Current insurance amount



Employee Self Service (ESS)

Reminder – Health and Dental are two separate deductions

Existing Benefits

! You must complete your [open enrollment](#) before 11/15/2024.

HEALTH INSURANCE

STANDARD PLAN - MEDICAL ONLY - EMPLOYEE & FAMILY – \$111.00

DENTAL INSURANCE

DENTAL ONLY - EMPLOYEE & FAMILY – \$5.00

*Dependent information must match for Health and Dental



Employee Self Service (ESS)

Once you are logged in, navigate to the Benefits tab and click on the Open Enrollment link.

The screenshot displays the Employee Self Service (ESS) interface. On the left sidebar, the 'Benefits' tab is selected, and the 'Open Enrollment' link is circled in red with a red arrow pointing to it. The main content area is titled 'EXISTING BENEFITS' and contains a warning message: 'You must complete your [open enrollment](#) before 11/14/2025.' Below this, there are four sections of benefits:

- HEALTH INSURANCE**
STANDARD PLAN - MEDICAL ONLY - EMPLOYEE & FAMILY – \$111.00
- DENTAL INSURANCE**
DENTAL ONLY - EMPLOYEE & FAMILY – \$5.00
- FSA HEALTH REIMBURSEMENT ACCT**
HEALTH REIMBURSEMENT EXPENSE (HRE) ACCOUNT – \$150.00
- FSA DEPENDENT CARE ACCOUNT**
Declined



Employee Self Service (ESS)

Select DECLINE benefit, NO CHANGES or SELECT to make new election for each item then click continue.

Open Enrollment – Make Elections ← Must be in Open Enrollment window

⚠ Make a selection for each benefit, then click "Continue". You must submit this enrollment by 11/15/2024.
Open enrollment for the 2024 plan year is Oct. 30 thru Nov. 15, 2023. You must submit your choices by 5:00 pm Wednesday, November 15th.

HEALTH INSURANCE Election not made Existing benefit: STANDARD PLAN - MEDICAL ONLY - EMPLOYEE & FAMILY – \$111.00	DECLINE NO CHANGES SELECT ▾
DENTAL INSURANCE Election not made Existing benefit: DENTAL ONLY - EMPLOYEE & FAMILY – \$5.00	DECLINE NO CHANGES SELECT ▾
FSA HEALTH REIMBURSEMENT ACCT Election not made Existing benefit: HEALTH REIMBURSEMENT EXPENSE (HRE) ACCOUNT – \$100.00	Click Decline Benefits, No Change, or Select for new election for each item on your enrollment list. DECLINE SELECT ▾
FSA DEPENDENT CARE ACCOUNT Election not made Existing benefit: Declined	DECLINE SELECT
VOLUNTARY LIFE EMPLOYEE ONLY Election not made Existing benefit: VOLUNTARY LIFE - NON SMOKER - EMPLOYEE ONLY – \$51.00	DECLINE NO CHANGES SELECT ▾



Employee Self Service (ESS)

Each benefit will have its own election page. Make your election and click continue. Note that elections will have maximum amounts.

Benefits – FSA HEALTH REIMBURSEMENT ACCT

 Per pay period Unreimbursed Health Related Expense election. \$229.16 per month (\$2,750.00 annually).

 **HEALTH REIMBURSEMENT EXPENSE (HRE) ACCOUNT**

Pay period employee cost	\$60.00	 Current Election
Employee annual cost	\$720.00	
Amount	0	 Enter new monthly (per paycheck) election amount

[FSA Information Sheet 2021 | Health Eligible Expenses](#)

Links to resources

☐ I Decline

[CANCEL](#) **CONTINUE**



Employee Self Service (ESS)

Review enrollment and submit choices. Modify if necessary.

AD&D INSURANCE

ACCIDENTAL DEATH & DISMEMBERMENT - EMPLOYEE & FAMILY - \$15.00

DECLINE EDIT ▼

LEGALSHIELD PREPAID LEGAL SERV

LEGALSHIELD PREPAID LEGAL SERVICES - \$18.95

DECLINE EDIT ▼

Estimated total cost per pay period

\$249.55

The [paycheck simulator](#) can show how this effects your net pay.

When you have made all of your selections and reviewed your enrollment click continue at the bottom right.

CONTINUE

Click [here](#) to view your archived enrollment summaries.



Employee Self Service (ESS)

Submit choices to Human Resources for processing.

AD&D INSURANCE	
ACCIDENTAL DEATH & DISMEMBERMENT - EMPLOYEE & FAMILY	
Pay period employee cost	\$15.00
Annual employee cost	\$180.00
Election amount	\$300,000.00
LEGALSHIELD PREPAID LEGAL SERV	
LEGALSHIELD PREPAID LEGAL SERVICES	
Pay period employee cost	\$18.95
Annual employee cost	\$227.40
TOTAL PAY PERIOD EMPLOYEE COST	\$249.55
TOTAL ANNUAL EMPLOYEE COST	\$2,994.60

IMPORTANT STEP: You must submit choices for elections to be processed. If not, they will be saved as "in progress" and will not be processed

[CANCEL](#) [MODIFY](#) [SUBMIT](#)



Employee Self Service (ESS)

Be sure you receive the Confirmation notice. You can make changes to submitted elections until 5 pm on Friday, November 14th.

Confirmation



Your enrollment was submitted successfully. You can make changes until your choices have been approved. You may want to print this page for your records.

HEALTH INSURANCE

STANDARD PLAN - MEDICAL & DENTAL - EMPLOYEE & FAMILY

MATHILDA BOLKEN

SYDNEY BOLKEN

Pay period employee cost

Pay period employer cost

Annual employee cost

Annual employer cost

ADDITIONAL BENEFIT - SP MEDICAL & DENTAL EMPLOYEE & FAMILY W2

FSA HEALTH REIMBURSEMENT ACCT

HEALTH REIMBURSEMENT EXPENSE (HRE) ACCOUNT

Pay period employee cost

Annual employee cost

Election amount

