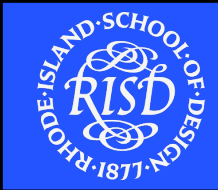


2026 Open Enrollment — Full-time Faculty and Librarians

November 3 – 14, 2025





Welcome To RISD's Annual Open Enrollment!



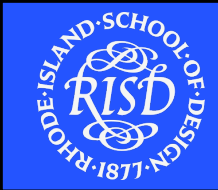
Open Enrollment begins on Monday, November 3 and continues through Friday, November 14, 2025.

This is your once-a-year opportunity to make changes to your benefits. It's the perfect time to review everything available to meet your needs throughout the year, from prioritizing preventive care to focusing on your total well-being and managing costs.

Changes you make during Open Enrollment become effective January 1, 2026.

If you choose not to make changes, the elections you have for 2025 will roll over into 2026, with the exception of Flexible Spending Accounts, which must be actively re-elected every year.

As you think about the upcoming year and beyond, take a few minutes now to ensure you're ready to utilize RISD's comprehensive benefits when needed.



Open Enrollment Checklist

PLAN

- ☐ Review your current benefit elections in Workday. From the menu on the home page, navigate to Personal > Benefits & Pay > Benefits. Don't forget to check your covered dependents and beneficiaries plan as well. Be prepared with dates of birth and social security numbers for any dependents you plan to add to your insurance plans.
- ☐ Read the [2026 Full-time Faculty and Librarians Benefits Guide](#) to learn more about the benefits being offered in the coming year.
- ☐ Review the schedule of Open Enrollment Events in this guide and plan to visit the Benefits Fair, attend an in-person or virtual presentation, or speak one-on-one with a member of the Benefits team.

ENROLL

- ☐ From the task in your Workday inbox, select your benefits between **November 3 – 14, 2025**.
- ☐ Don't forget to re-enroll in your Health Care and Dependent Care Flexible Spending Accounts, even if you had one in the current year. 2025 elections will not automatically carryover into 2026.
- ☐ Once you are satisfied with your choices, click Review and Sign to accept and submit your changes.

REVIEW

- ☐ After clicking submitting your benefits enrollment, click View 2026 Benefits Statement to confirm your elections are correct. You also have the option of printing the election confirmation for your records.
- ☐ Even after submitting, you may make changes to your benefit elections until Friday, November 14, 2025. After that date, your elections will stay in place until next year's Open Enrollment, unless you experience a qualifying life event.
- ☐ Review your **403(b) contribution** before January 1, 2026. Instructions on how to update your contribution can be found [here](#). (403(b) contributions can be changed at any time throughout the year.)
- ☐ Make a note to review your first 2026 paycheck to ensure your benefits deductions are correct.
 - Monthly paid employees' first paycheck will be **January 20, 2026**



What to Expect in 2026

Health Insurance
Premiums will increase by 13.1% for both employees and RISD, in line with the trend across institutions of higher education, as well as the continued rise in healthcare costs in the United States. RISD continues to fund approximately 73% of employee healthcare premiums. You still have the choice of three plan options, the Blue Cross/Blue Shield Health Mate PPO, Blue Cross/Blue Shield Health Mate Coast to Coast without an in-network deductible, and Health Mate Coast to Coast 100/80 with an in-network deductible of \$250 individual/\$500 family, which provide you with the flexibility to choose how to pay for healthcare-related expenses for you and your family, and all offer the same competitive plan designs you're familiar with. To see benefit rate information, please visit the newly revised <u>2026 Full-time Faculty and Librarians Benefits Guide</u>.
Flexible Spending Accounts
RISD is increasing the amount you can contribute to your Dependent Care Flexible Spending Account to \$7,500, per updated IRS guidelines. <i>Remember: You must actively enroll in your FSA plan every year. Contributions do not automatically rollover.</i>
Dental, Disability & Optional Life Insurance
Rates for these benefits will remain unchanged in 2026.

2026 Tax-Advantaged Account Limits

Account	Limit
403(b)*	
Base Contribution	\$23,500
- Catch-up Contribution Ages 50-59, 64+	\$7,500
- Catch-up Contribution Ages 60-63	\$11,250
Health Care Flexible Spending Account	\$3,400
Dependent Care Flexible Spending Account	\$7,500

**The IRS has not released updated 403(b) limits for 2026. The 2025 limits will remain in effect; HR will share the 2026 limits when they become available.*



Open Enrollment Education and Important Dates

Below is a schedule of events that provide opportunities for you to learn more about the 2026 benefits being offered by RISD. Employees who would like to schedule a private consultation with Melanie Gomes, Benefits Partner, may do so using this [link](#).

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
3 Open Enrollment Opens in Workday	4	5 Drop-in Session 1 PM to 2 PM 20WP Room 366 Virtual Open Enrollment Presentation 4:30 PM to 5:30 PM Zoom	6 BENEFITS FAIR 10 AM to 2 PM 20WP Lobby Includes Roth 403(b) presentations by TIAA at 11 AM and 1 PM and a High Deductible Health Plan presentation by BCBSRI at 12:15 PM	7 Drop-in Session 10:30 AM to 12 PM The MET Spanish, Portuguese, French, and Haitian Creole Translation Available
10 Drop-in Session 2:30 PM to 4 PM Portfolio Spanish, Portuguese, French, and Haitian Creole Translation Available	11	12 Drop-in Sessions 9 AM to 11 AM What Cheer Spanish, Portuguese, French, and Haitian Creole Translation Available 10:15 AM to 11:45 AM RISD Museum Chace 103	13 Drop-in Session 9 AM to 10:30 AM 20WP Room 141	14 Open Enrollment Closes in Workday