

RISD's annual Benefits Open Enrollment begins **Monday November 3, 2025** and continues through **Friday, November 15, 2025**.

RISD continues to be committed to offering our employees high-quality, competitive insurance coverage. We continually work with our consultants and vendors to review, research, and understand changes in legislation, market conditions, trends, and product options.

Changes you make during Open Enrollment become effective **January 1, 2026**. Information on the 2026 benefit rates can be found [HERE](#)

Remember, this is your once-a-year chance to make changes to your benefits, such as updating your coverage or adding dependents, unless you experience a Qualifying Life Event (QLE) during the year. If you choose not to make changes, the elections you have for 2025 will roll over into 2026.

Below, read more about important dates, benefits enhancements, and actions you can take.

Open Enrollment November 3, 2025- November 14, 2025	
What's changing in 2026?	• Healthcare Contributions will increase by 13.1% for both employees and RISD, in line with trends across institutes of higher education as well as the continued trend of rising costs of healthcare in the United States. To view the 2026 rates click here
What's not changing in 2026?	• The premium rates for our dental plan will stay the same.
What actions do I need to take?	• Between November 3 and November 14, 2025, review your existing benefit elections and costs and evaluate your options for 2026 in Workday.
Where can I learn more about RISD's 2026 benefit offerings?	• Ask questions via the benefits@risd.edu email account.

2026 Pre-Tax Savings Contribution Limits	
403(b)	• The 2026 limit is \$23,500 • \$7,500 Catch-up contribution for employees ages 50-59, 64+ • \$11,250 Catch up contributions for employees ages 60-63 • 403(b) changes can be made at any point in the year and therefore are not included in your Open Enrollment elections. For instructions on how to change your 403(b) elections, click here.