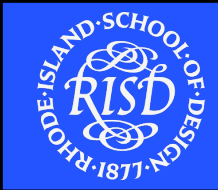


2026 Open Enrollment – Staff

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

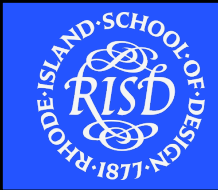
- ☐ Review your current benefit elections in Workday. From the menu on the home page, navigate to Personal > Benefits & Pay > Benefits. Don't forget to check your covered dependents and beneficiaries plan as well. Be prepared with dates of birth and social security numbers for any dependents you plan to add to your insurance plans.
- ☐ Read the [2026 Staff 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.
 - **Bi-weekly** paid employees' first paycheck will be **January 2, 2026**
 - **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. Staff still have the choice of three plan options, the Standard Plan, the Mid-Tier Plan, and the High Deductible Health Plan, 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 specific benefit rate information please see 2026 Staff Benefits Guide.
High Deductible Health Plan (HDHP)	Deductibles are increasing to \$1,700 for individual coverage and \$3,400 for family coverage, as a result of updated IRS requirements.
Health Savings Account	RISD’s HSA employer contribution will remain the same for staff enrolled in the HDHP • \$1,000 for individual plans • \$2,000 for family plans <i>New for 2026:</i> Administration of HSA accounts is moving from London Health to Sentinel Benefits.
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. RISD will continue to provide a dollar to dollar match up to \$150 for employees on the Standard Plan or the Mid-Tier plan who enroll in a Health Care Flexible Spending Account. <i>Remember: You must actively enroll in your FSA plan every year. Contributions do not automatically rollover.</i>
Dental, Vision, Disability & Optional Life Insurance	Rates for these benefits will remain unchanged in 2026.



Other Important 2026 Benefits Information

27 Bi-Weekly Pay Periods in 2026

2026 will include 27 bi-weekly pay periods, as opposed to the usual 26. As a result, **some benefit deductions will not be taken out from the December 31, 2026 paycheck.** The chart below lists the benefits impact of the extra pay period:

Benefits with 26 Deductions	Benefits with 27 Deductions
Health Insurance	Health Savings Accounts
Dental Insurance	Health Care Flexible Spending Accounts
Vision Insurance	Dependent Care Flexible Spending Accounts
Long-Term Disability	403(b) Retirement Plan Contributions
Optional Life Insurance	

As you plan your benefits for 2026, remember to calculate your HSA, FSA, and 403(b) contributions based on 27 deductions.

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 Savings Account	
- Individual	\$4,400 (before RISD's \$1K contribution)
- Family	\$8,750 (before RISD's \$2K contribution)
- Catch-up Contribution Ages 55+	\$1,000
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 Open Enrollment Presentation 10 AM to 11 AM 20WP Room 366 Virtual Open Enrollment Presentation 1 PM to 2 PM Zoom Link	5 Drop-in Session 1 PM to 2 PM 20WP Room 366	6 BENEFITS FAIR 10 AM to 2 PM 20WP Lobby Includes Roth 403(b) presentations by TIAA at 11 AM and 1 PM and HDHP 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 Drop-in Session 9 AM to 11 AM What Cheer Spanish, Portuguese, French, and Haitian Creole Translation Available	12 Drop-in Sessions 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