RISD's 2026 Open Enrollment period for Part-Time Faculty begins Monday, November 3!

This is your annual opportunity to review your current benefits and make any changes for the new plan year beginning January 1, 2026.

Open Enrollment will be available in Workday from Monday, November 3, through Friday, November 14, 2025.

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. Click here to see the 2026 health and dental insurance rates.

| What's changing in 2026? | Healthcare contributions will increase by 13.1% for both employees and RISD in 2026. This adjustment results from the continued trend of rising national healthcare costs. RISD remains committed to providing employees with high-quality, competitive insurance coverage. Each year, we work closely with our consultants and vendors to review plan performance, track market trends, and stay informed about legislative changes and the broader healthcare landscape. We understand that any increase can be challenging, and we remain dedicated to offering comprehensive benefits that support you and your family's well-being. |
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| 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. Visit the Benefits Fair on November 6, 2025, from 10 AM to 2 PM. Schedule a private consultation with Benefits Partner Melanie Gomes through this link. |
| 2026 Pre-Tax Savings Contribution Limits | |
| 403(b) | The IRS has not yet released updated 2026 contribution limits. HR will provide an update when the 2026 limits are announced. |
| | The 2025 base contribution limit is \$23,500 |
| | Employees aged 50-59 and over 64 may make an additional \$7,500 catch-up contribution |
| | Employees aged 60-63 may make an additional 11,250 catch-up contributions |
| | 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.