


# 2027 Staff Open Enrollment

NOVEMBER 9 – 20, 2026

RHODE ISLAND SCHOOL OF DESIGN

# Welcome to RISD's 2027 Open Enrollment

Open Enrollment begins on Monday, November 9, and ends on Friday, November 20, 2026.

### REVIEW & UPDATE YOUR BENEFITS

Open Enrollment is your annual opportunity to review your benefits and make changes for the coming year. Explore your options and choose coverage that supports your health, well-being, and budget.

### CHANGES ARE EFFECTIVE JANUARY 1

Changes you make during Open Enrollment become effective January 1, 2027.

### RE-ELECT YOUR FLEXIBLE SPENDING ACCOUNTS

If you choose not to make changes, your 2026 benefits will roll over to 2027, except for **Flexible Spending Accounts, which must be actively re-elected each year**.

### STAFF DIGITAL BENEFITS GUIDE

More information on RISD's 2027 benefit offerings, including rates, can be found in the 2027 Staff Digital Benefits Guide.



# Open Enrollment Checklist

## STEP 1 — PLAN

- [ ] Review your current benefit elections, dependents and beneficiaries in Workday**.**
- [ ] Prepare dates of birth and Social Security numbers for dependents you plan to add to insurance plans.
- [ ] Read the **2027 Staff Digital Benefit Guide** to learn more about the benefits offerings and changes in the coming year.
- [ ] Review the **Open Enrollment Events schedule**. Plan to visit the Benefits Fair, attend an in-person or virtual presentation, or meet one-on-one with a member of the Benefits team.

## STEP 2 — ENROLL

- [ ] From the task in your Workday inbox, select your benefits between **Monday, November 9 and Friday, November 20, 2026**.
- [ ] Re-enroll in your Health Care & Dependent Care Flexible Spending Accounts. **2026 elections will not automatically carry over into 2027.**
- [ ] Once satisfied with your choices, **click Review and Sign** to accept and submit your changes.

## STEP 3 — REVIEW

- [ ] Click **View 2027 Benefits Statement** to confirm your elections are correct. You can also print the election confirmation for your records.
- [ ] Review your 403(b) contribution before January 1, 2027, to take full advantage of 2027 contribution opportunities.
- [ ] Review your first 2027 paycheck to ensure your benefits deductions are correct.
  - First bi-weekly pay: **January 15, 2027**.
  - First monthly pay: **January 20, 2027**.

# What to Expect in 2027

## Health Insurance

Premiums will increase by 13% for both employees and RISD, in line with trends across institutions of higher education and 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 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 the 2027 Staff Digital Benefits Guide.

## Change to GLP-1 Coverage

Beginning January 1, 2027, RISD's health plans will no longer cover GLP-1 medications prescribed for weight loss. Coverage will continue for GLP-1 medications prescribed for other qualifying medical conditions, subject to the plan's medical necessity and prior authorization requirements.

We understand that treatment decisions are personal and that continuity of care matters. If you or a covered family member currently uses a GLP-1 medication, Blue Cross Blue Shield RI can help explain how this change impacts you. We encourage you to connect with your prescribing provider before the change takes effect to discuss your treatment options and plan for your ongoing care.

## High Deductible Health Plan (HDHP)

Deductibles are increasing to $1,750 for individual coverage and $3,500 for family coverage as a result of updated IRS requirements.

## Dental and Vision Insurance

Rates and plan designs for Dental and Vision benefits will remain unchanged in 2027.

## New Benefit Offering - Pet Insurance

Beginning in 2027, RISD will offer pet insurance to full-time and part-time staff. MetLife offers customizable plans based on your pet's needs. Pet insurance is a direct-bill, after-tax benefit. To learn more, visit the Benefits Fair or read about the pet insurance benefit in the 2027 Staff Digital Benefits Guide.

# New Life and Disability Insurance Vendor

In 2027, RISD will move its life and disability insurance benefits to a new vendor, Prudential.

## HELPFUL INFORMATION ABOUT THE TRANSITION

- RISD will continue to provide supplemental Short-Term Disabilty (STD) benefits up to 80% of your earnings to staff at no cost.
- Your Long-Term Disability (LTD) rates will decrease. RISD will continue to pay 50% of the LTD premium.
- The coverage amount you elected in 2026 for LTD and Optional Life insurance (including Spouse and Dependent Life insurance) will transfer to Prudential. If you would like to change your coverage amount, you may do so during Open Enrollment.
- The Basic Life and Accidental Death and Dismemberment (AD&D) benefits remain unchanged and will automatically transfer to Prudential.

## ACTION REQUIRED

- The Employee Optional Life Insurance benefit cap has increased from $300,000 to $350,000. To increase your coverage, you must elect it in Workday during Open Enrollment.
- For employees considering adding LTD or Optional Life insurance for the first time, now is a good time to do so. Prudential is waiving the new-member Evidence of Insurability (EOI) requirement for this Open Enrollment only for LTD and Optional Life insurance elections up to $350,000.

# 2027 Tax-Advantaged Account Limits

## 403(b)[1]

Base Contribution

**$24,500**

Catch-up Contribution - Ages 50-59, 64+

**$8,000**

Catch-up Contribution - Ages 60-63

**$11,250**

RISD offers both the traditional pre-tax and the after-tax Roth plan options. Contribution limits are combined for both plans.

## Health Savings Account

Individual

**$4,500** *inclusive of RISD's $1K contribution*

Family

**$9,000** *inclusive of RISD's $2K contribution*

Catch-up Contribution, Ages 55+

**$1,000**

## Flexible Spending Accounts

Health Care FSA[1]

**$3,400** *inclusive of RISD's $150 contribution[2]*

Dependent Care FSA

**$7,500**

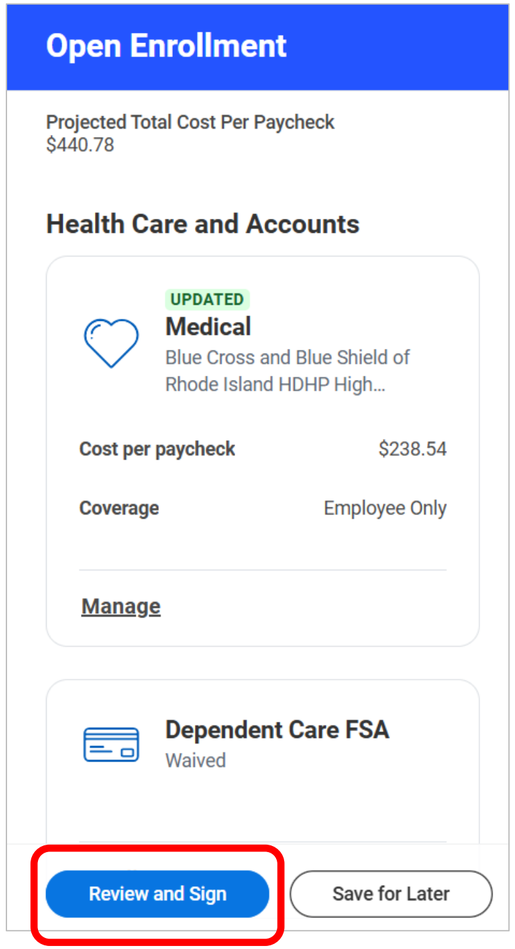
Remember, flexible spending accounts do not roll over; you must actively re-elect them each year.

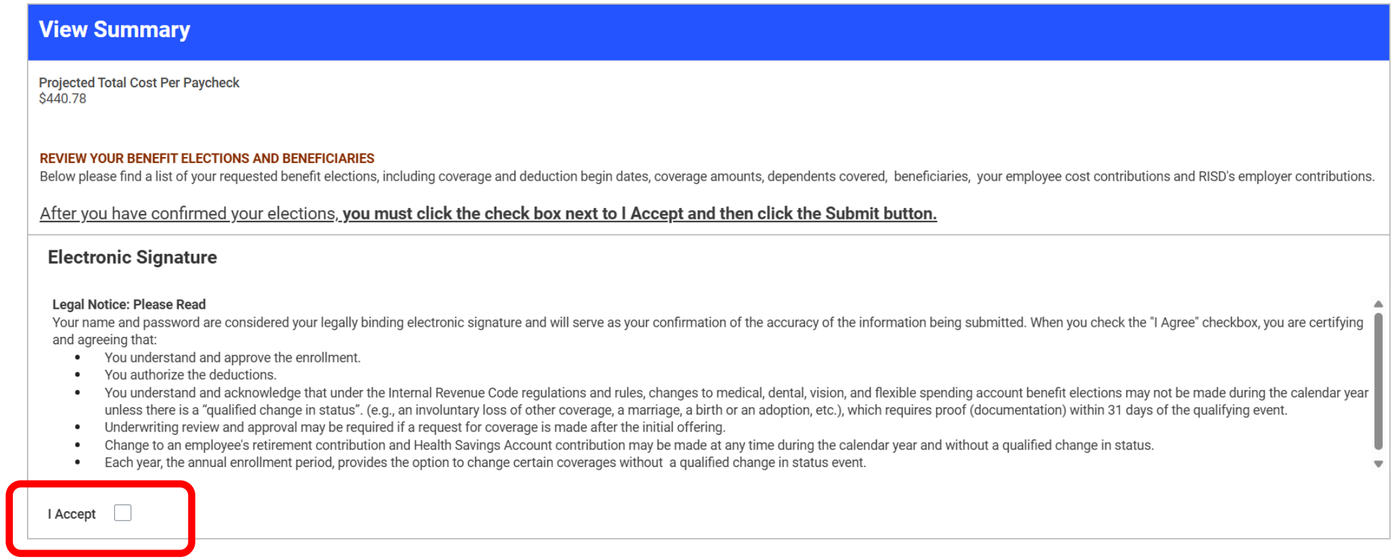
*[1]The IRS has not released updated 403(b) and HCFSA limits for 2027. The 2026 limits will remain in effect; HR will share the 2027 limits when they become available.*

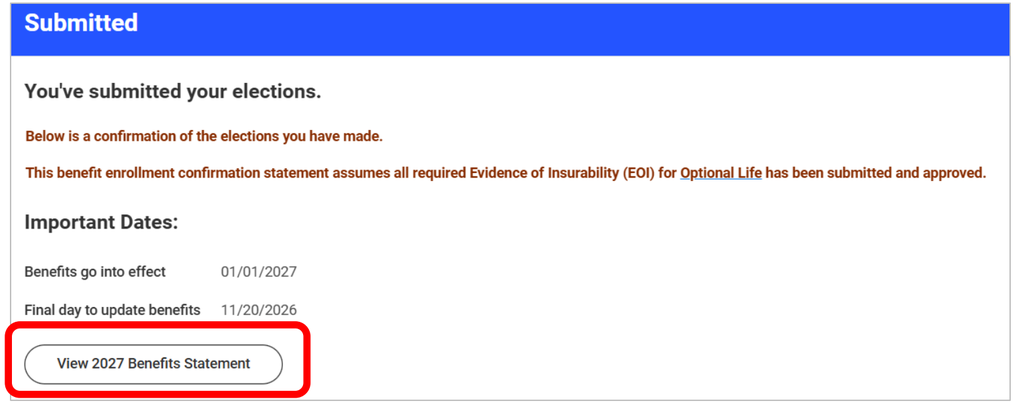
*[2]Staff enrolled in RISD's Standard or Mid-Tier health plan are eligible for the $150 Health Care FSA Match if they enroll in the Health Care FSA.*

# Review and Finalize Your Workday Elections

After you complete your enrollment in Workday, click **Review and Sign** and **check the I Accept box** to finalize your election. You can also print a confirmation statement to compare against your first 2027 paycheck.



# Open Enrollment Schedule of Events

Below is a schedule of events that offer opportunities to learn more about RISD's 2027 benefits offerings.
Employees who would like to schedule a private consultation with the Benefits Department can click here to book an appointment.

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY |
|---|---|---|---|---|
| **2** | **3** | **4**<br>**BENEFITS FAIR**<br>10 AM to 2 PM<br>20WP Lobby<br><br>**OPEN ENROLLMENT PRESENTATION**<br>11 AM<br>20WP Room 141 | **5** | **6** |
| **9**<br>**ENROLLMENT OPENS in Workday**<br>**DROP-IN SESSIONS**<br>The Met<br>9 AM to 10:30 AM<br>3:30 PM to 5:00 PM<br>Spanish & Portuguese translation available | **10**<br>**DROP-IN SESSIONS**<br>RISD Museum - RA308<br>12 Noon to 2 PM<br><br>20WP - Room 366<br>2 PM to 3:30 PM | **11**<br>**OPEN ENROLLMENT PRESENTATION**<br>Zoom (meeting link)<br>1 PM to 2 PM | **12**<br>**DROP-IN SESSIONS**<br>The Met<br>9 AM to 10:30 AM<br>3:30 PM to 5:00 PM<br>Spanish & Portuguese translation available | **13** |
| **16**<br>**DROP-IN SESSIONS**<br>Portfolio<br>9 AM to 10:30 AM<br>3:30 PM to 5:00 PM<br>Spanish & Portuguese translation available | **17**<br>**DROP-IN SESSIONS**<br>20WP - Room 141<br>11 AM to 12:30 PM | **18**<br>**DROP-IN SESSIONS**<br>What Cheer<br>9 AM to 11 AM<br>Spanish & Portuguese translation available | **19**<br>**DROP-IN SESSIONS**<br>Portfolio<br>9 AM to 10:30 AM<br>3:30 PM to 5:00 PM<br>Spanish & Portuguese translation available | **20**<br>**ENROLLMENT CLOSES in Workday** |