



Welcome



Eligibility



Medical



Additional Benefits



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Insurance



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2026

Guide to Employee Benefits

Open Enrollment November **XX-XX**, 2026



Click the icons to navigate





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Welcome

We are committed to providing competitive benefit programs that are flexible enough to meet your individual needs. Our comprehensive benefits are carefully designed to give you the tools you need to keep you and your family healthy, provide financial protection in the event of unforeseen circumstances and help you build long-term security for retirement. Getting the most from your benefits is up to you.

You know your family, your goals and your lifestyle best. This benefits guide was designed to answer some of the basic questions you may have about your benefits. Please take the time to review this guide to make sure you understand the benefits that are available to you and your family and be sure to act before the enrollment deadline.



Open Enrollment: Take Action!

[insert date] – [insert date]

This Open Enrollment is an **[active enrollment]**, meaning all employees must enroll to have benefits in the new plan year. If you do not enroll, your benefits will be waived beginning **January 1, 20XX** and you will not be able to enroll until the next Open Enrollment, unless you experience a Qualifying Life Event (QLE).



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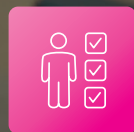
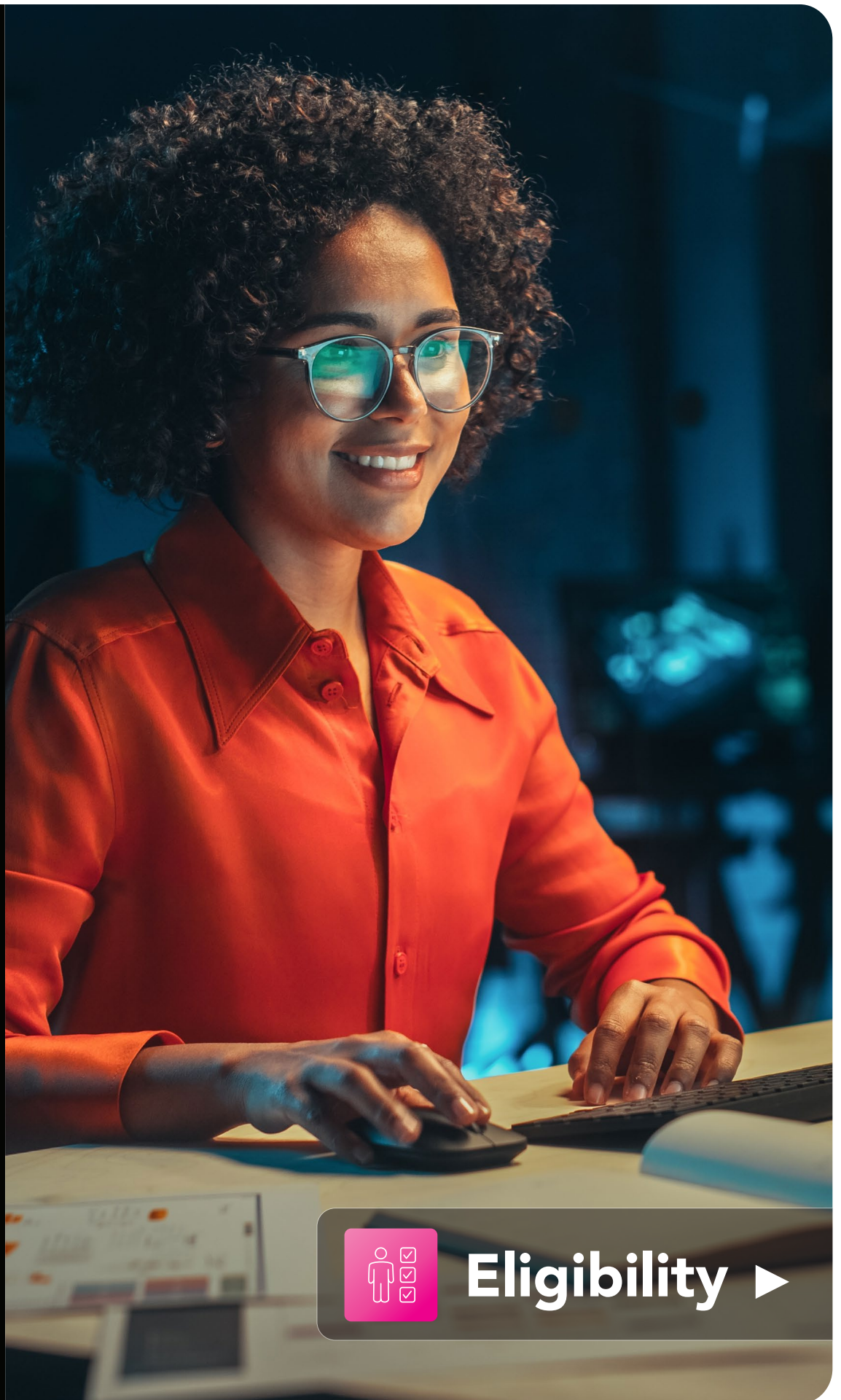
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Eligibility ▶



Eligibility

You and your eligible family members may participate in the 20XX employee benefits program if you're a regular, full-time employee working a minimum of 30 hours per week.

Dependent Eligibility

You can enroll the following dependents in our group benefit plans:

- Your legal spouse or domestic partner
- Children up to age 26*
- A child under the age of 26 who is your natural child, stepchild, legally adopted child, or child for whom you have obtained legal guardianship
- Unmarried children of any age if totally disabled and claimed as a dependent on your federal income tax return (documentation of handicapped status must be provided)

**Enrolled children lose coverage when they turn 26 and will be mailed COBRA enrollment information.*

New Hire Eligibility

New hires can join the plan the **first of the month following date of hire**. Spouses/domestic partners and dependent children of the employee are also eligible to participate in our benefit plans.



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