



Open Enrollment for 2026 Benefit Elections

Electing your
benefits in *Dayforce*

Open Enrollment for 2026 Benefits

November 1 – November 30, 2025

Your benefit elections will be made exclusively online!
You will sign into **Dayforce** to complete enrollment*



*Special Note:

If you are electing Flexible Spending for 2026, you will **ONLY** make your election in **Dayforce**.

Open Enrollment for 2026 Benefits

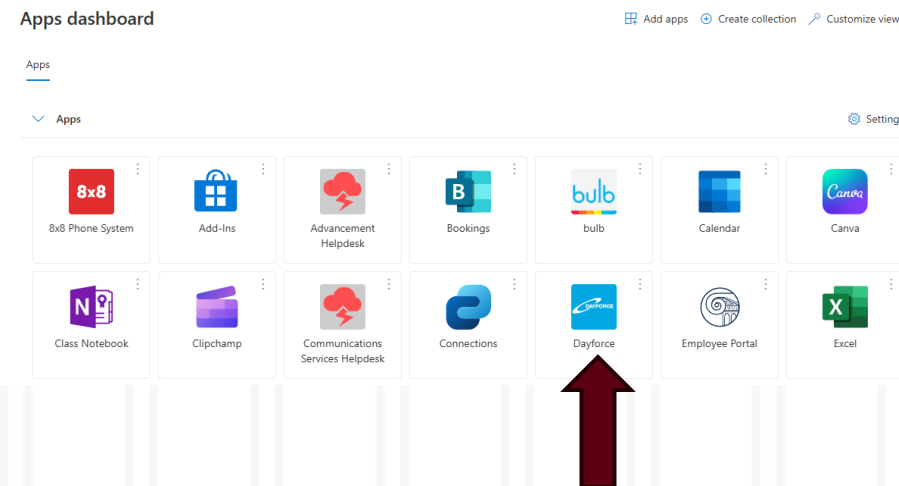
To access Dayforce from a computer...

If you have an Academy issued laptop, log into your computer using your standard credentials and click the MyApps icon.



OR

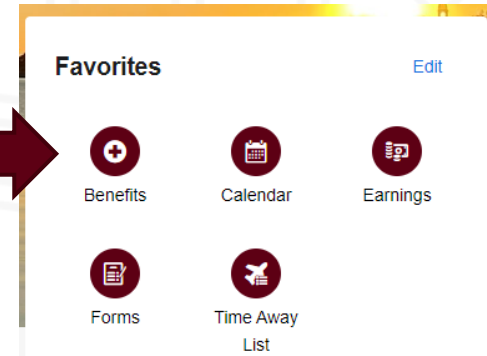
If you are using a shared campus computer or your home computer, you can access Dayforce by logging in at culver.org/myapps and then selecting the Dayforce icon.



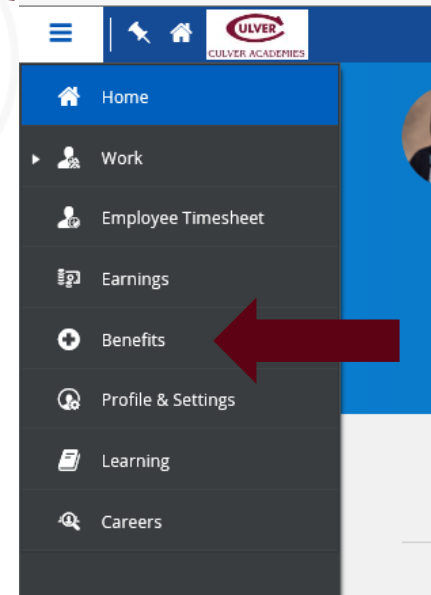
Open Enrollment for 2026 Benefits

Once you are logged into Dayforce, you should reach your home screen.

You can access your benefits page by either clicking on the *Benefits* icon in your favorites bar...



...or by choosing *Benefits* in your expanded menu.



Open Enrollment for 2026 Benefits

Overview Current Elections Forms History

Enrollments [Refresh](#)

Below is a listing of available Enrollments. To access an Enrollment select "Start/Continue Enrollment"

Open Enrollment for 2026 Benefits	Pending	Start Enrollment
403B Contribution Change Form	Available	Start Enrollment
Employee Association Enrollment/Change	Available	Start Enrollment
HSA Employee Payroll Deduction 2025 Election	Available	Start Enrollment


When you click on *Benefits*, the benefits overview page will open. Here you will see the enrollments that are available to you.

Open Enrollment for 2026 Benefits is where you will elect your benefits for 2026.

To get started, click on *Start Enrollment*.

Open Enrollment for 2026 Benefits

Open Enrollment for 2026 Benefits
Introduction



Welcome to your Open Enrollment for 2026 Benefits!
Welcome to Open Enrollment for 2026 Benefits!

Culver's Open Enrollment is the entire month of November each year. You can change plans or add/drop dependents during this period. These changes are effective on January 1st.

This is also a good time to

- Review/update your Emergency Contact information.
- Review/update your personal phone number and address.
- Review/update beneficiaries.

This is also the time to enroll in the 2026 FSA (Flexible Spending Account), optional each year. You are no longer required to complete a separate enrollment in PBA.

Please take a moment to familiarize yourself with the benefits available to you as an employee and then complete the enrollment within the designated time period. Visit the Culver [Benefits Showcase](#) for more information on your benefit options.

If you have any questions about the benefit plans offered, please contact the Human Resources Department.

Thank you!

[Cancel](#) [Start](#)

Your Selections

- ⋮ Medical Coverage
- ⋮ Dental Coverage
- ⋮ Vision Coverage
- ⋮ Basic Employee Life and AD&D
- ⋮ Voluntary Life
- ⋮ LTD
- ⋮ Dependent Basic Life
- ⋮ Flex

You will be taken to the introduction screen. This page contains information about the enrollment.

← Click *Start*

Open Enrollment for 2026 Benefits

On the next screen, you will have the opportunity to review your personal information as it appears in Dayforce.

Open Enrollment for 2026 Benefits

Personal Information

Please review your personal information. You can update most personal information using the self-service features in Forms in Dayforce. Please reach out to Human Resources if you are having trouble updating your information.

Full Name	Addams, Morticia
Birth Date	07/01/1965
Address	1300 Academy Road, Culver, IN 46511, USA

Finish Later

Back

Continue

If your information needs updated, please click Finish Later. You will need to go to Forms (in Dayforce) to update your personal information.

If your information is correct, click *Continue*.

Open Enrollment for 2026 Benefits

On this screen, you will review/update/add dependents that will be covered under any of your plans.

Dependent Social Security Numbers are required, so make sure you have them handy.

Open Enrollment for 2026 Benefits

Dependent Information

A dependent is any person who is eligible for coverage under the benefits you elect, including spouse and eligible dependents that should be covered under any of your benefit plans for the year. You will need to provide the following information for each dependent:

Dependents

Addams, Wednesday 10/31/1995

Addams, Gomez 01/25/1967

+ Add Dependent

Finish Later

Back

Continue

Add Dependent

First Name*

Middle Name

Last Name*

Gender* Relationship*

Date of Birth*

SSN/SIN

Student

Disabled

Primary Address

Other Address

Phone Number

Open Enrollment for 2026 Benefits

You will now work through screens for each of the benefits available to you. You will only be shown the benefits that apply to your situation.

In this example, only the Family tier of the medical plans is being offered since the employee has a spouse and children listed as dependents. If the employee does not want coverage for one of the dependents, they can click on the *Change* button.

The screenshot displays the 'Open Enrollment for 2026 Benefits' interface. The 'Medical Coverage' section shows '3 Covered Dependents' (Gomez Addams, Wednesday Addams, Pugsley Addams) with a 'Change' button. Below this, the 'Select a Plan' section offers two options: 'Employee & Family-Anthem Blue Access HSA' (selected) and 'Employee & Family-Anthem Blue Access HRA'. The 'Covered Dependents' section allows selecting 'No Dependents' (checked) or individual dependents. The 'Your Selections' sidebar lists 'Medical Coverage' (Employee & Family-Anthem Blue Access HSA, Every Pay - \$92.43) and other options like Dental, Vision, Life, LTD, and Flex. The bottom section shows '0 Covered Dependents' and 'Select a Plan' for 'Employee Only', with two HSA options: one with a cost of \$28.39 and another with a cost of \$20.30. Red arrows point from the 'Change' button to the 'Covered Dependents' section, and from the 'No Dependents' option to the '0 Covered Dependents' section.

Covered Dependents
Select the dependents who you would like to cover. You will then be able to select a plan option.

- No Dependents
- Gomez Addams
- Wednesday Addams
- Pugsley Addams

0 Covered Dependents

Select a Plan
Employee Only

Plan	Your Cost	Frequency
Employee Only-Anthem Blue Access HRA Effective from 1/1/2026	\$28.39	Every Pay
Employee Only-Anthem Blue Access HSA Effective from 1/1/2026	\$20.30	Every Pay

A pop-up box will allow you to choose which dependents to cover or *No Dependents*, and your plan options will update accordingly.

Open Enrollment for 2026 Benefits

Open Enrollment for 2026 Benefits

Beneficiary Information

A beneficiary is a person who you designate to receive the benefits from your Life and AD&D insurance. Please add any beneficiary who is not already specified as a dependent.

Dependents

Addams, Gomez 01/25/1967

Addams, Wednesday 10/31/1995

Addams, Pugsley 02/29/1992

Additional Beneficiaries

No Beneficiaries Added

+ Add Beneficiary

Finish Later

Back

Continue

Your Selections

- Medical Coverage
Employee & Family-Anthem Blue Access HSA
Every Pay · \$92.43
- Dental Coverage
Employee & Family-Anthem Dental Complete
Every Pay · \$9.56
- Vision Coverage
Employee & Family-Anthem Blue Vision
Every Pay · \$1.60
- Basic Employee Life and AD&D
- Voluntary Life
- LTD
- Dependent Basic Life
- Flex

After electing Medical, Dental, and Vision, you will come to the *Beneficiary* page. Here you can add/review/change your beneficiaries for Life Insurance coverage. If you will be using one of the listed *Dependents*, you **do not** need to re-add them as *Beneficiaries*. If you would like a beneficiary that is not one of your dependents, then you will click the Add Beneficiary button and fill in the information.*

*If the Beneficiary you are adding is NOT a Dependent, we do not need their birthdate or SSN.

Open Enrollment for 2026 Benefits

Life/AD&D are insured through the Hartford.

Coverage amount is 2x your annual base salary with a \$10,000 minimum and \$400,000 maximum.

Coverages will reduce upon reaching certain ages as follows:

[... Show More](#)

Select a Plan

Basic Life and AD&D Employee
Effective from 1/1/2026

Coverage	\$80,000.00
Your Cost	\$1.33
Frequency	Every Pay

Plan Information

2x annual salary: min \$10,000 and max \$400,000

Accident resulting in a loss or condition paid as specified in plan document.

Term plan with reductions at age 65, 70, and 75

Selected

If you elect life insurance coverage, you will be asked to allocate your distribution to your beneficiaries. You will first select the Primary Beneficiary(ies) and allocate how much should go to them. In the example, only one Primary is selected and is allocated 100%. Once Primary is confirmed, then you will be prompted to select the Contingent Beneficiary(ies) and allocate the distributions to them, as well. If you have more than one Primary or more than one Contingent Beneficiary, the allocations must equal 100%. In the example, there are 2 Contingent Beneficiaries, and each is allocated 50%. If you do not have a contingent beneficiary, you will skip this portion.

If you waive Life Insurance, you will skip this step altogether.

Beneficiary Designation : Basic Life and AD&D Employee

Primary Beneficiaries [Change](#)

Gomez Addam (100%)

Contingent Beneficiaries [Change](#)

Wednesday Addam (50%)
Pugsley Addams (50%)

[Finish Later](#) [Back](#) [Continue](#)

If you do not have existing Basic Employee Life and AD&D, and you newly elect it, you will be required to complete an Evidence of Insurability (EOI) questionnaire. Coverage will be subject to approval by the Hartford.

Open Enrollment for 2026 Benefits

Voluntary Life and AD&D Employee follows the same process for choosing your Beneficiaries, but you will also choose the coverage amount. The form will recalculate the per-pay cost as you adjust the coverage amount.

If you do not have existing Voluntary Employee Life and AD&D, and you newly elect it, you will be required to complete an Evidence of Insurability (EOI) questionnaire. Coverage will be subject to approval by the Hartford.

***The same applies to newly elected Voluntary Spouse coverage.**

If you elect more than a \$10,000 increase on existing Voluntary Employee Life and AD&D, you will be required to complete an EOI questionnaire. Coverage increase will be subject to approval by the Hartford.

***Applies to increases over \$5,000 for existing Voluntary Spouse coverage.**

The screenshot shows the 'Open Enrollment for 2026 Benefits' interface for 'Voluntary Life'. It features two main options: 'Voluntary Life and AD&D Employee' (selected) and 'Waive Voluntary Life and AD&D Employee'. The selected option includes a coverage amount input field set to 80,000, with a note that the amount must be between \$10,000.00 and \$200,000.00 in \$10,000.00 increments. Below this, a table shows the cost: Coverage of \$80,000.00, Your Cost of \$6.36, and Frequency of Every Pay. A 'Selected' indicator is present at the bottom of this option. The 'Waive' option has a 'Select' button at the bottom. Below the plan selection, the 'Beneficiary Designation : Voluntary Life and AD&D Employee' section is visible, showing 'Primary Beneficiaries' (Gomez Addam at 100%) and 'Contingent Beneficiaries' (Wednesday Addam at 50% and Pugsley Addams at 50%), each with a 'Change' button.

Open Enrollment for 2026 Benefits
Voluntary Life

Select a Plan

Voluntary Life and AD&D Employee
Effective from 1/1/2026
Currently Enrolled

How much coverage would you like?
80,000

Amount must be between \$10,000.00 and \$200,000.00 and be an increment of \$10,000.00

Coverage	\$80,000.00
Your Cost	\$6.36
Frequency	Every Pay

Selected

Waive Voluntary Life and AD&D Employee
Effective from 1/1/2026

Select this option to waive the coverage

Select

Beneficiary Designation : Voluntary Life and AD&D Employee

Primary Beneficiaries [Change](#)

Gomez Addam (100%)

Contingent Beneficiaries [Change](#)

Wednesday Addam (50%)
Pugsley Addams (50%)

Open Enrollment for 2026 Benefits

Long-term Disability can be elected or waived here.

If you do not have existing Long-term Disability election, and you newly elect it, you will be required to complete an Evidence of Insurability (EOI) questionnaire. Coverage will be subject to approval by the Hartford.

The screenshot shows a 'Select a Plan' interface with two options. The first option, 'Long Term Disability', is selected and includes details: 'Effective from 1/1/2026', 'Currently Enrolled', 'Coverage: \$3,500.00', 'Your Cost: \$0.09', and 'Frequency: Every Pay'. A 'Selected' indicator is present at the bottom of this option. The second option, 'Waive Long Term Disability', is unselected and includes the text 'Effective from 1/1/2026' and 'Select this option to waive the coverage'. A 'Select' button is located at the bottom of the second option. At the bottom of the interface are 'Finish Later' and 'Back' buttons.

Select a Plan	
<input checked="" type="radio"/> Long Term Disability	<input type="radio"/> Waive Long Term Disability
Effective from 1/1/2026	Effective from 1/1/2026
Currently Enrolled	Select this option to waive the coverage
Coverage	\$3,500.00
Your Cost	\$0.09
Frequency	Every Pay
<input checked="" type="checkbox"/> Selected	<input type="checkbox"/> Select

[Finish Later](#) [Back](#)

Open Enrollment for 2026 Benefits

Basic Life and AD&D Dependent is a single election that can cover all qualifying dependents (Spouse, children up to age 26 years). When you elect this coverage, a pop-up box will appear giving you the options of which dependents to cover.

Open Enrollment for 2026 Benefits
Dependent Basic Life

Customize and Select a Plan

Basic Life and AD&D Dependent
Effective from 1/1/2026
Currently Enrolled

Covered Dependent
Kyle Coplen

Coverage \$5,000.00

Your Cost \$0.34

Frequency Every Pay

Selected

Modify

Waive Basic Dep
Effective from 1/1/

Covered Dependent
None selected

Select this option

Customize Plan

Complete the information below then click 'Select Plan'.

Select the dependents who you would like to cover.

Gomez Addams (Spouse, 01/25/1967)

Wednesday Addams (Child, 10/31/1995)

Pugsley Addams (Child, 02/29/1992)

Finish Later Back Continue

Open Enrollment for 2026 Benefits

Flexible spending will be elected in Dayforce only. You will not need to enroll through the PBA site.

The image displays three screenshots of the 'Open Enrollment for 2026 Benefits' interface, each showing a 'Select a Plan' section with two options.

- Medical Flexible Spending:** Shows two options: 'Waive Medical FSA' (effective 1/1/2026, currently enrolled) and 'Medical FSA' (effective 1/1/2026). The 'Medical FSA' option includes a 'Your Annual Contribution' field with the value '200', a note that the amount must be between \$200.00 and \$3,400.00, and a 'Your Payroll Contribution' of \$8.34 per pay period.
- Limited Flexible Spending:** Shows two options: 'Waive Limited Use FSA' (effective 1/1/2026, currently enrolled) and 'Limited Use FSA' (effective 1/1/2026). The 'Limited Use FSA' option includes a 'Your Annual Contribution' field with the value '200', a note that the amount must be between \$200.00 and \$3,400.00, and a 'Your Payroll Contribution' of \$8.34 per pay period.
- Dependent Care FSA:** Shows two options: 'Waive Dependent Care FSA' (effective 1/1/2026, currently enrolled) and 'Dependent Care FSA' (effective 1/1/2026). The 'Dependent Care FSA' option includes a 'Your Annual Contribution' field with the value '200', a note that the amount must be between \$200.00 and \$7,500.00, and a 'Your Payroll Contribution' of \$8.34 per pay period.

Each screenshot includes 'Finish Later' and 'Back' buttons at the bottom.

Medical Flexible Spending can only be elected by those enrolled in the HRA for medical.

Limited Use Flexible Spending is available to those who elect the HSA for medical.

Dependent Care Flexible Spending is only for those with dependents 12 years or younger or older dependents with a diagnosed physical or developmental disability that requires daytime care (*not nursing care*).

HSA contribution election is NOT on the Open Enrollment form!

HSA Employee Payroll Deduction Election is a separate form. If you want to elect HSA contributions as pre-tax deduction, please do not enter that in the Flexible Spending section.

Open Enrollment for 2026 Benefits
Limited Flexible Spending

Select a Plan

Waive Limited Use FSA
Effective from 1/1/2026
Currently Enrolled

Select this option to waive the coverage

Selected

Limited Use FSA
Effective from 1/1/2026

Your Annual Contribution

Amount must be between \$200.00 and \$3,400.00

Your Payroll Contribution **\$8.34**

Frequency **Every Pay**

THIS IS FLEXIBLE SPENDING, NOT HSA CONTRIBUTION

THIS IS NOT FOR THE HSA CONTRIBUTION



Open Enrollment for 2026 Benefits

Once you have completed your elections, you will be brought to the *Review* page. This page will show you the elections you have made, which, if any, dependents the election applies to, and both the employer and your cost for each election. This page is to review your elections prior to submitting your enrollment.

Your enrollment is NOT complete or submitted yet!!!!

Open Enrollment for 2026 Benefits Review

Please review the summary of your elections. You are not enrolled until you click Submit and your enrollment is processed.

Your Estimated Total Cost	\$111.71
Employer Estimated Total Cost	\$853.22

Your Selections

Medical Coverage	Employee & Family-Anthem Blue Access HSA Effective from 1/1/2026	Your Cost: \$92.43 Every Pay
	Dependents	Employer Cost: \$763.40 Every Pay
	<ul style="list-style-type: none">· Gomez Addams (Spouse)· Wednesday Addams (Child)· Pugsley Addams (Child)	
Dental Coverage	Employee & Family-Anthem Dental Complete Effective from 1/1/2026	Your Cost: \$9.56 Every Pay
	Dependents	Employer Cost: \$61.22 Every Pay
	<ul style="list-style-type: none">· Gomez Addams (Spouse)· Wednesday Addams (Child)· Pugsley Addams (Child)	
Vision Coverage	Employee & Family-Anthem Blue Vision Effective from 1/1/2026	Your Cost: \$1.60 Every Pay
	Dependents	Employer Cost: \$9.76 Every Pay
	<ul style="list-style-type: none">· Gomez Addams (Spouse)· Wednesday Addams (Child)	

Limited Flexible Spending	Waves Limited Use FSA Effective from 1/1/2026 Your Annual Contribution: \$0.00	Your Cost: \$0.00
Dependent Care FSA	Waves Dependent Care FSA Effective from 1/1/2026 Your Annual Contribution: \$0.00	Your Cost: \$0.00

[Fresh Login](#) [Back](#)

Open Enrollment for 2026 Benefits

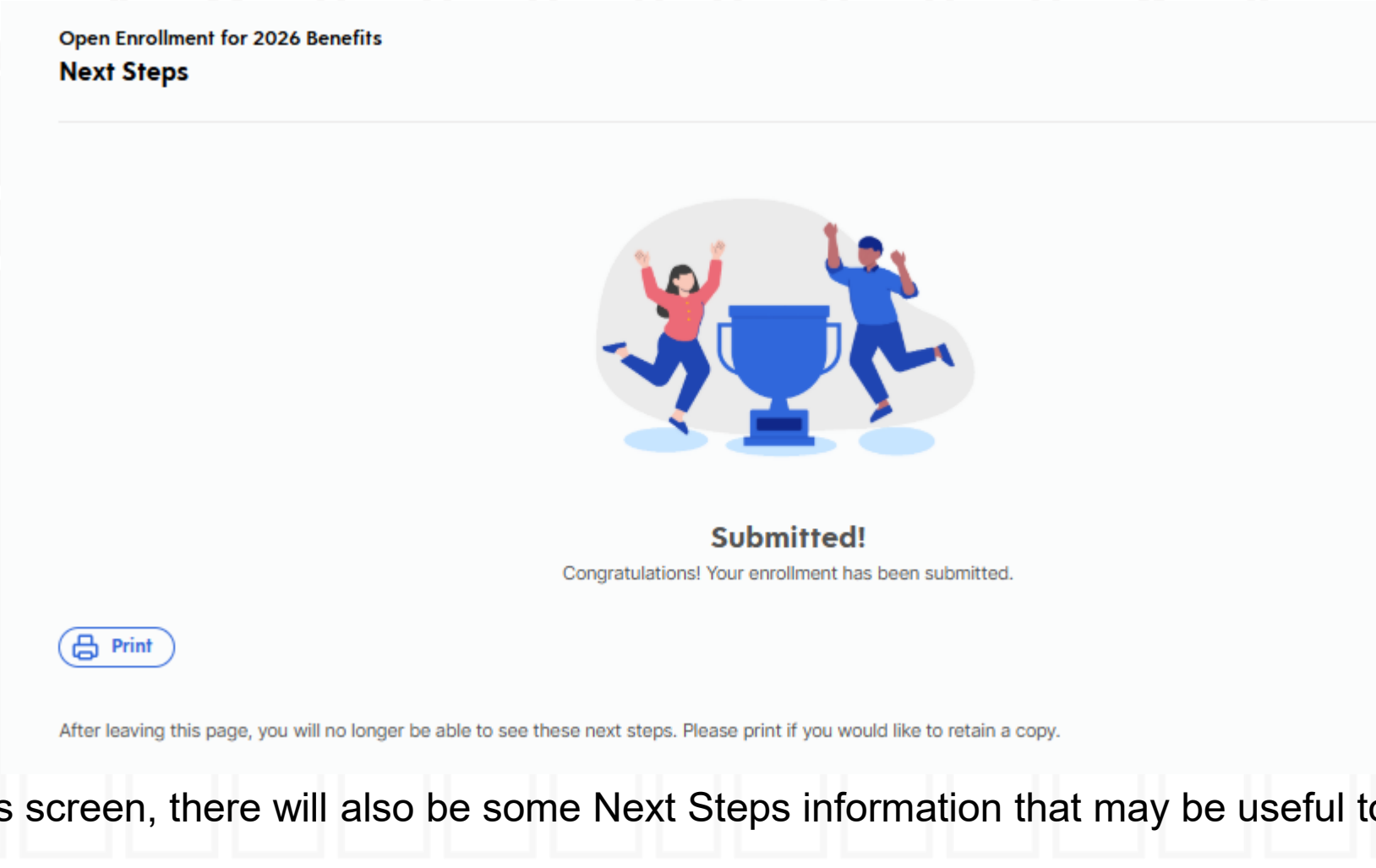
Limited Flexible Spending	Waive Limited Use FSA Effective from 1/1/2026 Your Annual Contribution: \$0.00	Your Cost: \$
Dependent Care FSA	Waive Dependent Care FSA Effective from 1/1/2026 Your Annual Contribution: \$0.00	Your Cost: \$

[Finish Later](#) [Back](#) [Submit](#)

Your elections are NOT submitted until you push the *Submit* button.


Open Enrollment for 2026 Benefits

When you see this screen, your enrollment is complete.




Open Enrollment for 2026 Benefits

Next Steps



Submitted!

Congratulations! Your enrollment has been submitted.

 Print

After leaving this page, you will no longer be able to see these next steps. Please print if you would like to retain a copy.

On this screen, there will also be some Next Steps information that may be useful to you.

Open Enrollment for 2026 Benefits

NEXT STEPS

- Remember to double check your address in Dayforce and update as needed.
- Check your emergency contacts in Dayforce and update as needed.
- Double check your beneficiaries. This must be done in multiple areas:
 - Dayforce – for Life Insurance Beneficiaries
 - TIAA – for Retirement (403b) Beneficiaries – www.tiaa.org
 - Anthem – for HSA Beneficiaries – www.anthem.com
- Open Enrollment is the month of November each year.
 - Changes made during Open Enrollment take effect on January 1 of the following year.
 - If you want a flexible spending account, you must enroll each year during Open Enrollment.
- Qualifying Life Events will allow you to make benefit changes during the year.
 - You will need to provide us with supporting documents: marriage certificate, divorce decree, birth certificate, or loss of coverage under another plan, etc.
- Well-being Program participation is how you earn Culver contributions to medical Spending Accounts (HSA/HRA). The Well-being program year is December 1 to November 30 of each year. Contact HR with any questions or for additional information.
- Employee Association is a group that hosts various social events throughout the year to bring Culver employees to together. You can sign up to be a contributing member by completing the Employee Association Enrollment/Change Enrollment.

Open Enrollment for 2026 Benefits

Clicking on *Return to Benefits* brings you back to your benefits page.

Overview Current Elections Forms History

Enrollments [Refresh](#)

Below is a listing of available Enrollments. To access an Enrollment select "Start/Continue Enrollment"

403B Contribution Change Form	Available	Start Enrollment
Employee Association Enrollment/Change	Available	Start Enrollment
HSA Employee Payroll Deduction 2026 Election	Available	Start Enrollment

*Reminder: You do not need to re-elect your HSA contribution if you want it to continue *as is*. If you want to start/stop/change your contribution to begin January 1, 2026, complete the enrollment labeled ***HSA Employee Payroll Deduction 2026 Election***.

Open Enrollment for 2026 Benefits

For questions or assistance, please contact

Amy Coplen, HR Generalist (Benefits Admin)

x8313

amy.coplen@culver.org

Or

Michelle Avery, Payroll Administrator

x8224

michelle.avery@culver.org

Thank you!