

July 2026 Open Enrollment FAQ's

What are this year's Open Enrollment Dates?

- This year's Open Enrollment dates are **Wednesday, May 20th through Friday, June 5th**. This Open Enrollment period is optional for employees who want to make changes to their current benefits coverage. If you are happy with your current enrollments, you do not have to re-enroll.

What do I need to do during Open Enrollment?

- If you are happy with your current benefits coverage, you do not have to take any action. Your current elections will automatically continue beginning July 1, 2026.
- If you want to make changes to your coverage, you **MUST** complete Open Enrollment in UKG.
- If you participate in FSA or Dependent Care FSA, you must re-enroll. These elections will not automatically carry over.

What is changing this year?

- PT Solutions is transitioning to a calendar-year benefits cycle beginning in 2027. To make this transition, we will have a one-time six-month "Short Plan Year" from July 1 through December 31, 2026.
- This change will help simplify the benefits experience for employees by aligning benefits elections, deductibles, and enrollment timing with the calendar year, similar to many other employer benefit programs.

What is the "Short Plan Year"?

- The Short Plan Year is a temporary six-month benefits period running from July 1 through December 31, 2026. Any benefits elections made during this Open Enrollment will apply only during this timeframe.

When is 2027 Open Enrollment?

- Late October / November 2026, for benefits effective January 1, 2027.

When are my benefits effective?

- This year is a Short Plan Year meaning benefits are effective July 1 – December 31st. This will allow us to transition to a calendar year benefits cycle that starts in January and ends in December.

Do I have to re-enroll in my FSA or Dependent Care FSA?

- Yes. You must re-enroll in your FSA or Dependent Care FSA each year if you want coverage to continue.
- Please note that unused FSA funds above the annual rollover limit (\$680 for 2026) will be forfeited.

Will my Medical or Dental deductible reset if I change plans during Open Enrollment?

- No. Any amounts applied to the deductible paid by the employee in the first half of the year under a prior plan will be applied towards the new plan's deductible that you elect.
- Medical and Dental deductibles will continue following the calendar year and will reset on January 1, 2027, as they always have.
- Any deductible amounts you have already paid during the first half of the year will continue to apply through December 31, 2026.

How does the Short Plan Year affect my FSA and Dependent Care FSA election?

A: UKG Benefits Administration will be configured to calculate your per pay period deduction based on 12 pay periods (July – December) instead of 24. Your next Open Enrollment election will be for calendar year 2027 (24 pay periods: January - December).

Do I submit all of last plan year's FSA claims prior to June 30th?

A: No, you have until **September 15** to submit claims to last plan year's FSA account, but only for claims that occurred during the **July 1, 2025 – June 30, 2026** plan year. Claims on or after July 1, 2026 are submitted to the 2026 plan year.

Can I update my FSA or Dependent Care FSA election at any time?

A: No. FSA and Dependent Care FSA contributions can only be changed at open enrollment or in conjunction with a qualified life event (ie, such as a marital status change, birth, loss of other coverage, spouse open enrollment, etc).

Can I update my HSA contribution election at any time?

A: Yes, you may update your HSA election at any time by navigating in **UKG to Myself > Benefits > Manage My Benefits** and select the **Life Event: "Update HSA election"**.

How do I enroll or make changes to my current Benefits?

- [Log in to UKG](#) and navigate to: **Myself > Benefits > Manage My Benefits > Open Enrollment**

Can I complete Open Enrollment in the UKG Mobile app?

A: Yes! [Click HERE for UKG Mobile App enrollment user guide](#)

I did not enroll in voluntary life, STD and LTD when I was first eligible as a new hire. Can I enroll now and be eligible for voluntary life \$100,000 guaranteed issue without evidence of insurability?

A: Yes, however Evidence of Insurability (EOI) will be required for voluntary life elections. While STD and LTD do not require EOI, **pre-existing condition restrictions still apply**. A pre-existing condition includes any conditions/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.

If I have already been approved for Voluntary Life, will I have to be reapproved and complete another Evidence of Insurability (EOI) to increase my coverage?

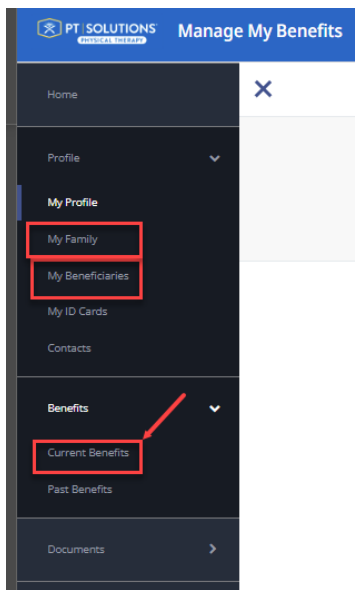
A: Yes, if you increase your voluntary life volume election, you will be required to submit EOI only for that additional amount. Your prior approved amount will remain in force until the additional amount is approved.

If I have previously been denied Voluntary Life coverage (at any amount), can I resubmit Evidence of Insurability (EOI) during Open Enrollment?

A: Yes, you may resubmit EOI but will be subject to approval.

How can I review my current benefits before or during my Open Enrollment?

A: [Log in to UKG](#) and navigate to: **Myself > Benefits > Manage My Benefits** then on the left side of the page click in the black column **Benefits > Current Benefits** to view your current benefits summary.



Can I cancel some (or all) of my current benefits or add/remove dependents in this Open Enrollment?

- Yes. You may update your elections, including adding or removing dependents, during Open Enrollment.
- Please review your elections carefully. Any changes made during Open Enrollment will remain in effect through December 31, 2026, unless you experience a Qualified Life Event.
- NOTE: You must individually elect or decline each benefit in your open enrollment session - - there is not a “Decline All” option.

Will I receive new benefits ID cards?

- You will only receive new Anthem Medical or Guardian Dental ID cards if you change plans during Open Enrollment. Anthem sends e-cards by PTS email, with option to request a physical card, if desired.

What prescriptions are included in the HSA Medical Plan’s new Expanded Preventative Drug coverage that will be provided at no cost and no deductible?

A: See Expanded Preventative Drug list [HERE](#).

How can I check to see if my Dentist is a Guardian In-Network provider?

A: Navigate to Guardian’s Provider Finder: guardianlife.com/find-a-provider > Option: “Dental benefits through your workplace” > Choose Plan Type: PPO: DentalGuard Preferred.

Who can I contact if I have questions or need guidance on which benefits to elect?

A: [Click HERE](#) for information to schedule time to speak with a Benefits Counselor who can explain all benefits options, answer questions, and even complete your online enrollment in UKG for you! *A copy of this flyer is also linked in the Open Enrollment email.

-OR-

If you have benefits questions but prefer to complete your own enrollment in UKG, you may contact:

PT Solutions Benefits Service Center

Phone: 833-288-5473 | Fax: 833-288-5474

PTBenefits@bac.lockton.com

Hours: Monday - Friday, 7am CST - 6pm CST

-OR-

Visit the [PT Solutions Benefits website](#) for complete details on every plan, including detailed Plan Summary documents for each benefit plan), decision making tools and videos, and contact information for all carriers.

Who can I contact if I have successfully logged into UKG, but have technical issues navigating Manage My Benefits or the UKG Open Enrollment system?

A: Email Benefits@ptsolutions.com | Subject: UKG Open Enrollment Assistance

Can I enroll or make changes to my 401(k) contribution in UKG Open Enrollment?

A: No. All 401(k) enrollments and changes to contributions must be completed in the [Fidelity website](#). Instructions Guide linked [HERE](#).