

# 2026 Open Enrollment Employee Guide

The Open Enrollment (OE) process officially open from October 20 - November 7, 2025. Elections submitted during OE go into effect on January 1, 2026. *Even if you are not making changes or waving coverage, **all domestic benefits eligible staff are required to submit their elections.*** This helpful guide will walk you through the steps of completing your first open enrollment in Dayforce.

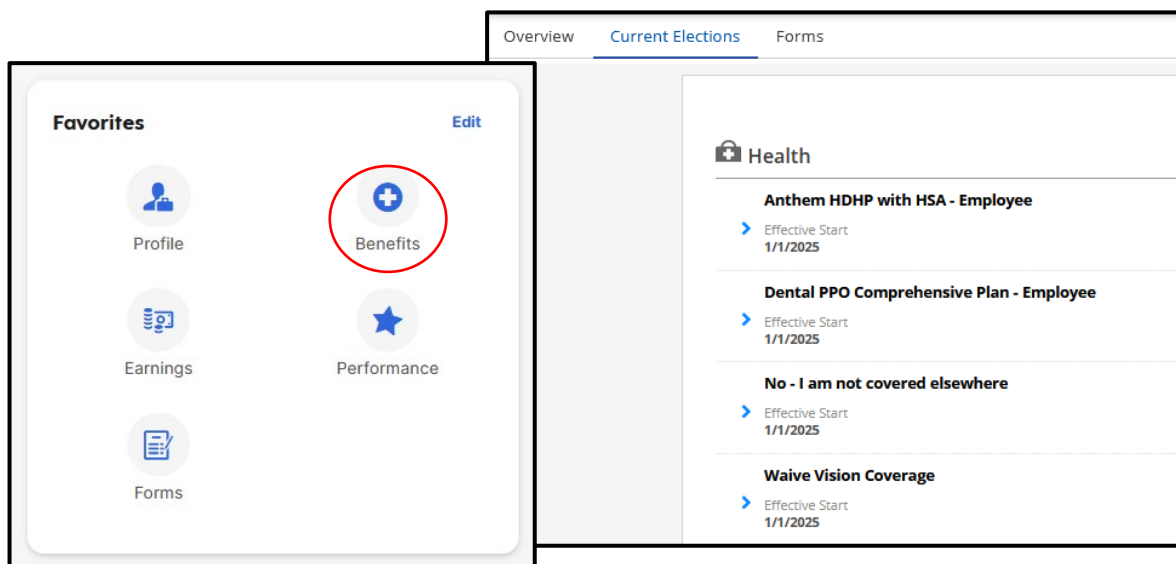
## Open Enrollment Checklist:

- ✓ Review/update your address and contact number(s)
- ✓ Review/update your Emergency Contact (must have at least 1 on file!)
- ✓ Review your Current Elections
- ✓ Ensure you have social security numbers & dates of birth for any **new** dependents you are adding to insurance
- ✓ Submit your open enrollment elections by **November 7, 2025.**

## Procedure

The open enrollment form is available through your Employee Role in Dayforce. When you login, please select the option for **Benefits** in the Favorites section on the landing page. Alternatively, you can navigate to Benefits through the expandable hamburger menu in the upper-left hand of your page.

Before you begin your open enrollment, please review the **Current Elections** tab to confirm your coverages and, if applicable, your HSA contribution amount. Those who elect Anthem medical coverage during open enrollment will have the opportunity to confirm/update HSA contribution amounts for the first payroll period of the year. For your convenience, your current health elections will populate in your enrollment.



After reviewing your current elections, you will return to the Overview page and select “Start Enrollment” for the Open Enrollment Plan Year 2026 form.

Overview | Current Elections | Forms

### Enrollments

Refresh

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

| Enrollment                     | Status  | Action           |
|--------------------------------|---------|------------------|
| Open Enrollment Plan Year 2026 | Pending | Start Enrollment |

## Dependents Screen

The dependents screen will prepopulate with your dependents that have been covered by your insurance plans. In this section you can add new dependents or edit existing dependents. When adding a new dependent, required information will be notated with a red asterisk.

Open Enrollment Plan Year 2026

### Dependent Information

A dependent is a person who is eligible for coverage under the benefits you elect. Please add all dependents that should be covered under any of your benefit plans for the year.

#### Dependents

|                                  |      |
|----------------------------------|------|
| Abigail Bragg (Child, 2/14/2025) | Edit |
|----------------------------------|------|

+ Add Dependent

#### Edit Dependent

First Name\* Abigail

Middle Name

Last Name\* Bragg

Gender\* Female x v Relationship\* Child x v

Date of Birth\* 4/13/2025 x SSN/SIN\* [Error: National ID Number: value is required.]

Primary Address

Primary Residence 555 Russel Road  
Charlottesville, VA 22901  
USA

Other Address Add

Phone Number Add

Remove Cancel Continue

## Special Considerations

- ✓ Newborns can be added to insurance at time of birth without a SSN, however, after they reach 6 months old the SSN field becomes required. If you've added a new child to insurance this year, please ensure you review their profile to confirm the SSN number has been added.
- ✓ Social Security Numbers are required to complete the online enrollment. If you and/or your dependents do not have an SSN, please reach out to HR for guidance with how to complete your enrollment.
- ✓ If you have moved this year, please review all dependents to ensure the right primary residence is listed. Dependent address information is communicated to Delta and Anthem.

## Medical Plan Enrollment

After the dependents screen, you'll need to confirm if you are covered on other health care plans. Your response to this question determines whether you are eligible for the Anthem HSA or Anthem HRA enrollment. For your convenience, the open enrollment will pre-populate with your current selections.

**Open Enrollment Plan Year 2026**  
**Employee Health Coverage Disclaimer**

Are you enrolled in health insurance coverage elsewhere?

**Select a Plan**  
Employee Only

☒ No - I am not covered elsewhere  
Effective from 1/1/2026  
Currently Enrolled  
[Selected](#)

☐ Yes - I am covered elsewhere (Medicare, Tricare, etc)  
Effective from 1/1/2026  
[Select](#)

The Medical enrollment form will populate with your current coverage and included dependents. If you need to add/remove dependents from your plan, select the change button to make your adjustments.

**Open Enrollment Plan Year 2026**  
**Medical Plans**

**1 Covered Dependents**  
Abigail Bragg  
[Change](#)

**Select a Plan**  
Employee & 1 Child

☒ Anthem HDHP with HSA - Employee & 1 Dependent  
Effective from 1/1/2026  
Currently Enrolled  
Your Cost **\$112.00**  
Frequency **1st & 2nd Pays of Month**  
[Selected](#)

☐ Waive Medical Coverage  
Effective from 1/1/2026  
Select this option to waive the coverage  
[Select](#)

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

☐ No Dependents

☒ Abigail Bragg (Child, 2/14/2025)

☐ David Bragg (Child, 8/14/2025)

[Confirm](#)

## Dental Plan Enrollment

The Dental enrollment form is the same process as the Medical enrollment. Start by reviewing/updating your covered dependents and confirm your coverage selection. You will see costs for both plan offerings on screen.

Open Enrollment Plan Year 2026

Dental Plans

0 Covered Dependents

Change

Select a Plan

Employee Only

☒ Dental PPO Comprehensive Plan - Employee

Effective from 1/1/2026

Currently Enrolled

Your Cost

\$10.00

Frequency

1st & 2nd Pays of Month

✓ Selected

☐ Dental PPO Basic Plan - Employee

Effective from 1/1/2026

Your Cost

\$7.00

Frequency

1st & 2nd Pays of Month

Select

☐ Waive Dental Coverage

Effective from 1/1/2026

Select this option to waive the coverage

Select

## Vision Plan Enrollment

If you have enrolled in Anthem Medical, you are also enrolled in Anthem's Embedded Vision plan, which covers one routine eye exam per year. For those who would like additional eye care coverage, you have the option to elect Blue View Vision coverage. The form works the same way as the previous health enrollment forms.

Open Enrollment Plan Year 2026

Vision Plans

2 Covered Dependents

Change

Abigail Bragg, David Bragg

Select a Plan

Employee & 2 Dependents

☒ Blue View Vision - Employee & Family

Effective from 1/1/2026

Your Cost

\$10.70

Frequency

1st & 2nd Pays of Month

⊖ Remove Plan

☐ Waive Vision Coverage

Effective from 1/1/2026

Select this option to waive the coverage

Select



**Note:** The system will not allow you to both elect and waive coverages. Please ensure only one checkbox is selected.

## Health Savings Account

If you have confirmed enrollment in the Anthem medical plan, you will have the enrollment form to submit your contribution elections for effective date 1/1/2026. One of the biggest difference in Dayforce is that HSA contributions do not roll over from year to year.

All staff who would like to continue contributing to their HSA must enter their contribution amount during Open Enrollment.

Open Enrollment Plan Year 2026

**Health Savings Account**

When calculating your biweekly contributions, please keep in mind that we are making an employer contribution and will have 27 pay periods in 2026. Please review our [2026 HSA & 403\(b\) Limits](#) page for more information on employer contributions and annual limits.

**Select a Plan**

☒ Health Savings Account - Family  
Effective from 1/1/2026

Your Per Pay Contribution

500

Amount must be between \$0.00 and \$8,750.00

Your Payroll Contribution \$500.00

Frequency Every Pay

[Remove Plan](#)

Finish Later

Back

Continue

### Continuing Contributions

Forgot to write down your current contributions? No problem!

You can save your progress by selecting the **Finish Later** button. This will return you to the Benefits Overview page where you can review your Current Elections before continuing in the process.

### Updating Contributions to Meet the IRS Maximum

If you are looking to evenly contribute throughout the year to the IRS maximum, you will need to take the 2026 IRS limit and subtract the Employer Contribution from the total. Divide that amount by 27 (the total number of payroll periods in 2026).

- ✓ Employee:  $(\$4,400 - \$375) / 27 = \$149.07$
- ✓ Family:  $(\$8,750 - \$750) / 27 = \$296.30$
- ✓ Catch Up:  $\$1,000 / 27 = \$37.04$

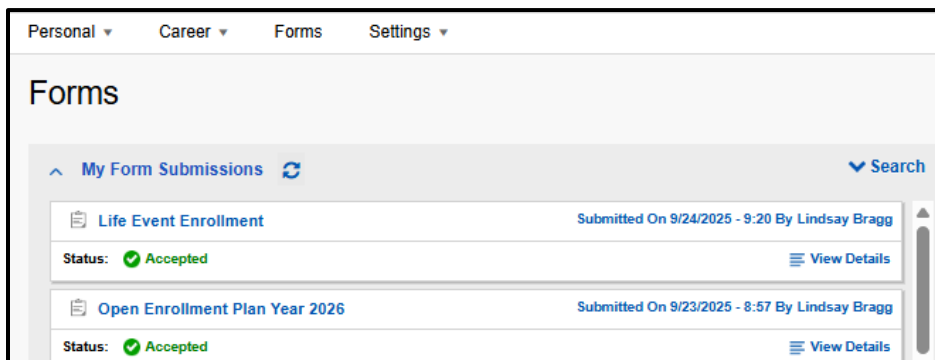
### Looking for the 2026 403(b) Enrollment to update your elections?



We will be releasing the 2026 403(b) Elections form in mid-to-late November after the IRS releases the limits for 2026. Keep your eyes out for our next email when the form is available to use.

## Final Review & Post Submission Guidance

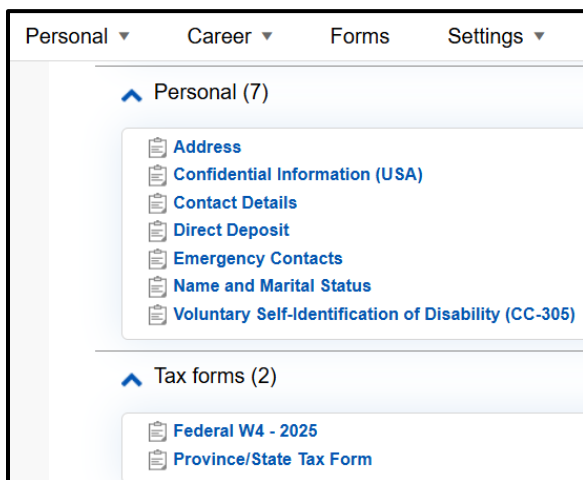
After reviewing and confirm your selections, you'll be sent to the Next Steps page. Your enrollment submission is then routed to an HR representative for review. You will receive a confirmation message from Dayforce once it has been approved.



Forms submitted in Dayforce will always be available for you in the Employee Profile sections. When in the Forms section of your profile, expand the **My Form Submissions** menu to see all forms submitted.

**Changed your mind about your elections?** You can change your elections at any time during the Open Enrollment period by resubmitting the Open Enrollment Form. New form submissions will be saved to **My Form Submissions**.

## Personal Information Review



Open Enrollment is an important time to make sure your personal information is up to date. After submitting your Open Enrollment form, please visit your Employee Profile to confirm that the following is still correct:

- ✓ Mailing Address
- ✓ Contact Phone Number
- ✓ Emergency Contact

You can review and update this Information by selecting the appropriate Form in menu options on the Form page

## Resources

Open Enrollment Site for Benefit Information: <https://info.nrao.edu/hr/OE>  
Questions about Benefits? Please Contact Lindsay Bragg [lbragg@nrao.edu](mailto:lbragg@nrao.edu)  
Dayforce Access Issues? Please submit a ticket to MIS [helpdesk-mis@nrao.edu](mailto:helpdesk-mis@nrao.edu)