Open Enrollment November 16, 2026 through November 25, 2026

An **Open Enrollment period** is a time during which Employees who are eligible but not enrolled in the MCULGBT Employee Health Benefit Plan can enroll themselves and their eligible Dependents. At this time, covered Employees and their covered Dependents also have the opportunity to change some of their benefit decisions based on which benefits and coverages are right for them. If you wish to enroll yourself, Spouse, and/or Children in the Plan, or make modifications to the coverages you currently have going into the 2026 plan year, **you must enroll or change benefits online no later than November 25, 2026.**

If you and/or an eligible Dependent do not enroll during Open Enrollment, you will be considered a "Late Enrollee" and must wait until the next Open Enrollment period unless you become eligible to enroll during a "Special Enrollment Period."

Special Enrollment Periods: Federal law provides Special Enrollment provisions under some circumstances. If certain events occur, you may be eligible to enroll in the Plan under a Special Enrollment period. A person qualifying to enroll during a Special Enrollment period is not considered to be a Late Enrollee, but must enroll within a certain period of time of the event occurring. The events described below may create a right to enroll in the Plan under a Special Enrollment Period:

- Losing other Coverage:

  a. In the event a person waives the coverage when initially eligible because they had other coverage and then loses eligibility for that coverage, they may enroll within 31 days;
  b. In the event a person is on another group plan and that employer stops contributions for coverage, they may enroll within 31 days;
  c. In the event a person is enrolled in Medicaid or CHIP and loses coverage, they may enroll within 60 days; or
  d. In the event a person is on COBRA coverage on another employer plan, and exhausts that coverage, they may enroll within 31 days.

- Acquiring a new Dependent Spouse or Child:

  a. In the event of birth or adoption, the parents may enroll with the new child within 60 days;
  b. In the event of marriage, an employee eligible but not enrolled may enroll with the new Spouse and Children (if any) within 31 days.

For more information regarding Special Enrollment, contact the Plan Administrator.