

2026 Benefit FAQs

Q: What dates are Open Enrollment?

A: **Monday, March 2, 2026 – Tuesday, March 24, 2026**

Q: When is the benefit plan year?

A: **The plan year runs from July 1 – June 30 each year.**

Q: I didn't do anything to my benefits during open enrollment in March. What happens on 7/1/26?

A: **If you did not actively enroll in March, your current benefits will roll over (except for FSA and HSA employee contributions) on 7/1.**

Q: How do my deductible and out-of-pocket (OOP) maximums work?

A: **Deductibles and OOP maximums run on a calendar year 1/1 - 12/31. Anything that the employee has paid so far toward their deductible and out-of-pocket maximum in calendar year 2026 will continue to be applied through December 31, 2026.**

Q: What happens to my deductible and OOP maximums if I change plans during open enrollment?

A: **Your contributions toward your deductible and OOP maximums are transferable between plans. This means that anything that the employee has paid so far toward their deductible and out of pocket maximum in calendar year 2026 will continue to be applied to the new plan beginning on July 1, 2026, and will be applied through December 31, 2026.**

Q: When do my benefit premium deductions come out of my paycheck?

A: **Benefit premiums are deducted from your paycheck one month ahead of coverage, except for HSA and FSA funds, which are deducted the month of. For example, your April benefit deductions are for May coverage. Your April HSA/FSA deduction is for April.**

Q: I had an FSA (Flexible Spending Account), or I made personal contributions to my HSA (Health Savings Account) in 2025-26. I would like to continue my Medical and/or Dependent Care FSA or HSA for 2026-27. Will it automatically roll over?

A: **No. The IRS requires annual elections of FSA contributions and Employee HSA contributions. Employer HSA contributions would continue if you qualified in 2025-26 and do not change your medical plan election for 2026-27.**

Q: What kind of changes may I make to my benefits during open enrollment?

A: **Benefit changes may include:**

- Increase/decrease coverages.
- Add/drop coverages.
- Add/drop dependents.

Q: I am retiring or not returning to employment for 2026-27. Does Open Enrollment apply to me?

A: **Yes. Many positions (but not all) will have benefits that continue through 8/31 if the employee completes the school year employment calendar. Therefore, the employee will have benefits during July and August in the new 2026-27 benefit year.**

Q: Are there changes to the medical plans for 2026-27?

A: **No. There are no plan design changes to the three medical plans.**

Q: What are the costs for medical, dental, and vision for 2026-27?

A: [2026-2027 Plan Premiums](#)

Q: I would like to compare the medical plans side by side.

A: [2026-27 Medical Benefit Plan Comparisons and Costs](#)

- [B1 SBC \(Summary of Benefits and Coverage\)](#)
- [B2 SBC \(Summary of Benefits and Coverage\)](#)
- [B3 SBC \(Summary of Benefits and Coverage\)](#)

Q: Who is the NKCS Dental Carrier and where can I find information about them?

A: [Ameritas Dental](#)

Q: Where can I find more information about the benefits offered?

A: Our benefits website and 2026 Benefit Guide are a great place to start!

- [Benefits Website](#)
- [2026 Benefits Guide](#)

Q: When do my election changes take effect?

A: **New benefit elections begin July 1, 2026.**

Q: When do the premiums effect my paycheck?

A: **Deductions:**

- **Benefit deductions are the month prior to coverage. The first deductions for the new year beginning 7/1/2026 will be with June paychecks.**

Contributions:

- **Benefit contributions are the month of the contribution. The first FSA/HSA contributions will be with July paychecks.**

Q: Can I make changes to my benefits during the Plan Year (July 1 – June 30)?

A: **Changes for pre-tax deductions/contributions (medical, dental, vision, FSA) may only be made during Open Enrollment unless you experience a Qualifying Life Event. Qualifying Life Event examples may include marriage, divorce, birth, adoption, death of a spouse or dependent, or change in spouse or dependent employment. Notification of change must be made with NKCS Benefits within 30 days of the Qualifying Life Event. [Information about QLE's may be found here.](#)**

Q: I am a current retiree. Is my Open Enrollment the same time as active employees?

A: **No. Retirees will receive separate information in the mail from P&A Group in April.**

