



Your Open Enrollment Checklist

FMOL Health is transitioning to an open enrollment period October 31-November 14, 2025. This will allow certain benefit selections to “roll over” if no action is taken. It is strongly recommended that you review your election options. Use this guide as a reference for any benefits that you need to change or update for 2026. Remember if no action is taken, your 2025 elections will roll over in the 2026 benefit year.

This checklist does not count as your official elections. Elections MUST be made and submitted in Oracle by November 14.

DON'T FORGET:

In addition to making your benefit elections, you will also need to submit your dependent verification for any previously unverified dependents by November 14. If applying, your just premium application must be submitted by **October 30**.

Benefit Options that will roll over to 2026 if no action is taken

Medical/Health Insurance:

Reference pages 12-31 in the Team Member Guide to Benefits for more information on each plan.

- ☐ The EPO Plan
- ☐ The PPO Plan
- ☐ The HDHSA Plan
- ☐ Waive Medical Coverage

Healthcare Savings Account (HSA):

Reference pages 36 in the Team Member Guide to Benefits for more information on an HSA.

Minimum contribution is \$50.

- ☐ HSA — Desired Annual Contribution: _____

Dental Insurance:

Reference pages 32-33 in the Team Member Guide to Benefits for more information on each plan.

- ☐ Basic Plan
- ☐ Buy Up Plan
- ☐ Waive Dental Coverage

Vision Insurance

Reference pages 34-35 in the Team Member Guide to Benefits for more information on each plan.

- ☐ Basic Plan
- ☐ Buy Up Plan
- ☐ Waive Vision Coverage

Benefit Options that REQUIRE you to enroll each year: FSA and PTO Sellback

Flexible Spending Account (FSA)

Reference page 37 in the Team Member Guide to Benefits for more information on an FSA.

- ☐ FSA — Desired Annual Contribution: _____

- ☐ LUFSA — Desired Annual Contribution: _____

PTO Sellback

Reference page 43 in the Team Member Guide to Benefits for more information on each plan.

_____ Amount to Sell

In increments of 8 up to a maximum of 128 depending on your years of service

Voluntary Life Insurance

If you are already enrolled in a life insurance plan, you can elect to increase or decrease your coverage by \$10,000 or \$20,000

[Reference page 40 in the Team Member Guide to Benefits for more information on each plan.](#)

- ☐ Increase my current coverage
- ☐ Decrease my current coverage
- ☐ Designate Dependents (if enrolled in spouse or dependent Life Plans)
- ☐ Designate Beneficiary
- ☐ Waive Voluntary Life Insurance

Long-term Disability

If you previously waived coverage you must complete evidence of insurability online at [LincolnFinancial.com](#) using company code FMOLHS by November 14, 2025 for eligibility review.

[Reference page 41 in the Team Member Guide to Benefits for more information on each plan.](#)

- ☐ Continue with Current LTD Election
- ☐ Complete Evidence of Insurability at Lincoln.
- ☐ Waive LTD Coverage

Lincoln Voluntary Accident Plan:

[Reference page 42 in the Team Member Guide to Benefits for more information.](#)

- ☐ Elect Coverage:
 - ☐ Employee Only
 - ☐ Employee + Spouse
 - ☐ Employee + Children
 - ☐ Employee + Family
- ☐ Waive Accident Coverage

Lincoln Critical Illness Plan

[Reference page 42 in the Team Member Guide to Benefits for more information.](#)

- ☐ Elect Coverage:
 - ☐ Employee Critical Illness
 - ☐ Spouse Critical Illness
 - ☐ Coverage Amount:

- ☐ Waive Critical Illness Coverage

Hospital Indemnity Insurance

[Reference page 42 in the Team Member Guide to Benefits for more information.](#)

- ☐ Elect Coverage:
 - ☐ Employee Only
 - ☐ Employee + Spouse
 - ☐ Employee + Children
 - ☐ Employee + Family
- ☐ Waive Accident Coverage

Congrats! You've made all of your 2026 Open Enrollment decisions! Now go to Oracle to make your elections official by the November 14 deadline. For a guide on how to complete enrollment in Oracle, reference the **Oracle Open Enrollment Job Aid**. If you have any questions, **contact askHR**. Don't forget to check the My To-Do List in Oracle under Benefits to complete outstanding items that may impact your benefit enrollment, such as dependent verification.

