

Passive Enrollment FAQs

Open Enrollment

How is enrollment changing during the Open Enrollment period in 2025?

FMOLHS is transitioning from an active enrollment to a passive enrollment during the annual Open Enrollment period in 2025. Team members who are currently enrolled in benefits in 2025 will have their current elections roll over to the 2026 benefit year unless they explicitly make a change in their elections in Oracle.

What is the difference between Active and Passive Enrollment? Active Enrollment requires you to explicitly make a benefit election each year. If you don't make an active election, you will not be enrolled in coverage for the next benefit year. FMOLHS has offered active enrollment during the annual open enrollment period for many years.

Passive Enrollment means your current benefits automatically continue into the new benefit year unless you change them, except for Flexible Spending Accounts (FSA) which require annual re-election due to IRS rules and PTO Sell Back. FMOLHS will start passive enrollment in the Open Enrollment period of 2025.

Are there any exceptions to passive Open Enrollment?

Yes. There are a couple exceptions to passive enrollment.

1. **Flexible Spending Account (FSA)** - IRS regulations require that you make a new election every year for an FSA. If you are currently enrolled in FSA, you must make an election during the Open Enrollment period if you want to contribute to the FSA during the next benefit year. **Your FSA election will not roll over.**
2. **PTO Sellback** - If you desire to participate in PTO Sellback Program, you must actively make an election during the open enrollment period.
3. Team members applying for **Just Premium** or selected for a **Full-Time No Benefit** position must re-apply to be considered for the benefit in 2026.

What if I am currently enrolled in the HSA Plan?

The IRS limits for HSA Plans have increased in 2026 so you are encouraged to review your annual contribution during Open Enrollment and make changes if desired. If you are enrolling in or continuing your current HSA Plan election, you must contribute a minimum of \$50 to participate.



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What if I my 2025 HSA election is waived or I contributed less than \$50?

If your current annual election is waived or less than \$50, Oracle will automatically default you to a waiver for 2026. If you wish to elect or maintain coverage in 2026, you must actively enroll in the HSA with a minimum annual contribution of \$50.

Is action required for passive Open Enrollment?

If you are satisfied with your current benefits and do not wish to make changes, no action is needed. However, it is important to review your benefits to ensure they meet your needs and save a copy of your elections.

Can benefit elections be changed during the passive Open Enrollment period?

Yes, benefit elections can be changed during the passive enrollment period. Ensure you follow the designated process to update your selections in Oracle and submit any required documentation before the end of the open enrollment period.

What happens if I do not update my current elections in Oracle?

Your benefit elections as of the last day of Open Enrollment will continue, including coverage amounts, for the next benefit year starting January 1. However, if you do not elect to contribute to FSA during Open Enrollment, you will not be enrolled in FSA for the next year. Any premium changes published in the Open Enrollment materials will apply even if you do not update your elections.

What other steps are required with a Passive Enrollment?

- Review all Open Enrollment materials including the Team Member Guide to Benefit Enrollment and the Virtual Benefit Fair to understand any new offerings or changes to current offerings.
- Consider any life changes that may impact your current elections such as marriage, birth of a child, job changes, etc.
- Ensure your records are up to date in Oracle, including any changes with your contact information, address, and your dependents/beneficiaries.
- If you wish to contribute to an FSA in the new benefit year, you must actively make an election in Oracle and click *Submit*.

How can I review my current benefit elections?

- Log into Oracle Employee Self Service and select *Me* and *Benefits*.
- Click on *My Benefits* and *FMOLHS Benefits Program* to view your current elections.
- If you prefer a PDF version of your current elections, click on *Print* in the upper right corner of the My Benefits page.

Will I receive an emailed benefit confirmation statement to my work email address if I take no action during the passive Open Enrollment?

No. You only receive a benefit confirmation statement by email if you actively make an election by clicking Submit on the benefit enrollment screens in Oracle. You can print a copy of your current elections by



following the steps in the above as proof of your current elections.

I am PRN with eligibility for health coverage under ACA. Will my current medical plan coverage continue in the new benefit year without me making an election during Open Enrollment?

If you are determined to be eligible for 2026 health coverage under ACA, your current coverage will continue in 2026. If it is determined that you are not eligible for coverage in 2026 (based on eligibility criteria during our Standard Measurement period under ACA), your 2025 coverage will end December 31, 2025. You will receive notification regarding your 2026 eligibility by November 1, 2025.

I participate in the Full Time No Benefit Program. Will my participation continue in the new benefit year without me making an election during Open Enrollment?

If you currently participate in the Full time No benefit program, you will receive notification prior to Open Enrollment to actively make an election and complete required forms to confirm your election to participate in the program during the new benefit year. What if I miss the passive open enrollment deadline? If you miss the passive open enrollment deadline, the benefit elections that are effective on the last day of open enrollment will remain in place for the new benefit year. You will not have the opportunity to modify your elections until the next open enrollment period, or unless you experience a qualifying life event during the year.

What are the Open Enrollment dates for the 2026 benefit year?

Open Enrollment dates will be Friday, October 31, 2025, through Friday, November 14, 2025, at 11:59 pm



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