



Health Benefits Annual Benefits Open Enrollment 2026-2027

Wednesday, April 1, 2026 - Friday, May 1, 2026



Open enrollment is here!

- It is that time of year again when you can enroll, change, and cancel various health benefits offered by the Haverhill Public Schools. It is very important that you take a moment to review this PowerPoint and please complete any updates **before 12:00 p.m. on Friday, May 1, 2026**. There will be **no exceptions** to this deadline.
- Please note you must annually re-enroll in the FSA plan.
- After evaluating your benefit options, if you do not want to select a different health, dental and vision plan during Annual Enrollment, no further action is needed.
- If you do not enroll, change, or cancel during this time period, you will not be able to make any changes until next year's open enrollment in the Spring of 2027 (unless there is a qualifying event).



Outside of the Open Enrollment Period Qualifying Events Include:

- Marriage
- Birth, Adoption
- Divorce/Legal Separation
- Death of Spouse/Dependent
- Spouse/Dependent Employer's Open Enrollment
- Change in Dependent's Status
- Spouse/Dependent Moving to the United States
- Loss of eligibility for Medicaid or CHIP coverage
- Court order/Judgement
- Moving out of your health plan's service area
- Change in Employment Status

GIC members can enroll in or update benefits throughout the year **within 60 days of a qualifying event** or during GIC's Annual Enrollment. Enrollments, updates, and supporting documentation received after 60 days of the qualifying event will be denied and you must wait until the next Annual Enrollment to update your benefits.



New Flexible Spending Account Contribution Limits

Flexible Spending Account Limits

- The IRS has increased the Health Care Flexible Spending Account contribution limits to \$3,400 for 2026
- The IRS has increased the Dependent Care Flexible Spending Account contribution to \$7,500 for 2026
- The new rollover amount has increased to \$660

Very Important

- You **MUST** re-enroll in the Flexible Spending Account each year, there will be no exceptions if you miss the deadline to re-enroll.
- Re-enrolling is an IRS regulation



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MAY 2026						
SUN	MON	TUES	WED	THURS	FRI	SAT
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

- New Rates will begin on: Pay Period 24 - Friday, May 29, 2026
- All enrollments, changes, or cancellations that are properly submitted to **Jennifer Schmidt, Benefits Specialist**, during the open enrollment period will go into effect on July 1, 2026.

JULY 2026						
SUN	MON	TUES	WED	THURS	FRI	SAT
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1



Haverhill Public Schools

The Point of Contact for All Questions and Collection of Documents:

Jennifer Schmidt

Benefits Specialist

Haverhill Public Schools

4 Summer Street

Suite 104

Haverhill, MA 01830

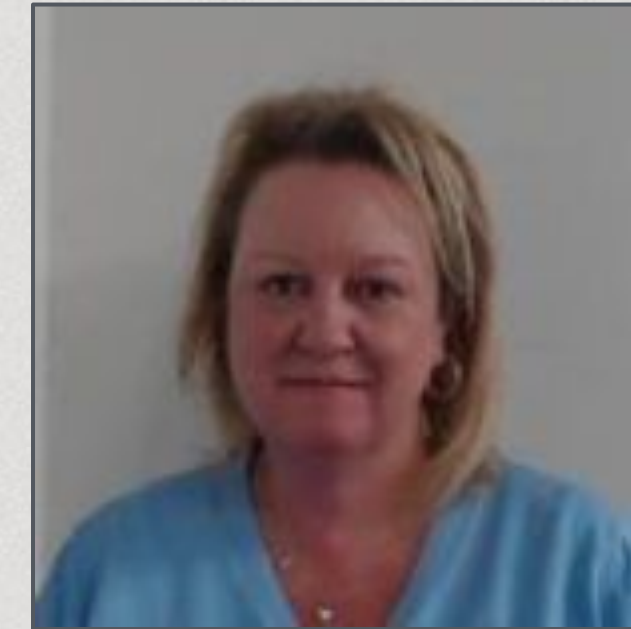
978-420-1964

(Direct Line for Questions or to Schedule a One on One Appointment)

978-374-3422 (Fax)

jennifer.schmidt@haverhill-ps.org

[Benefits - Home Page - Haverhill Public Schools \(haverhill-ps.org\)](http://haverhill-ps.org/benefits)



Jennifer Schmidt

Benefits Specialist

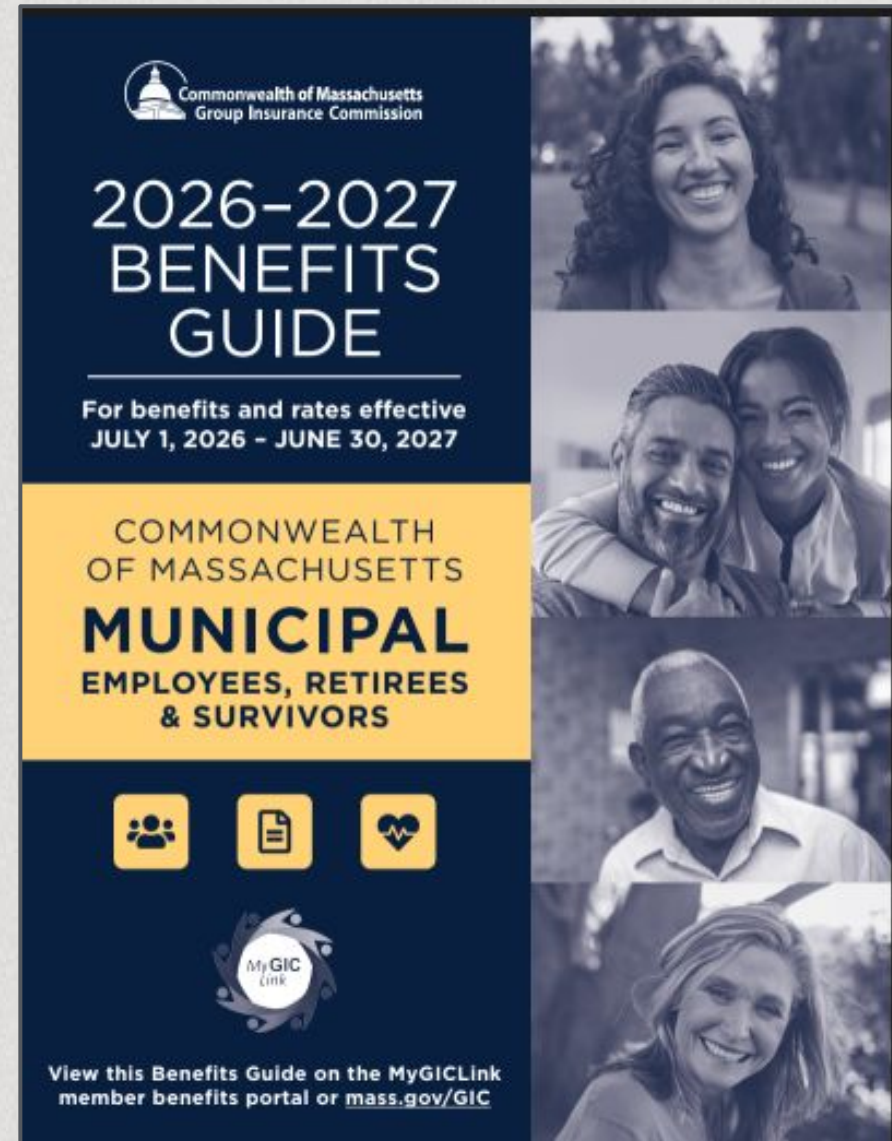
Human Resource Department



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Your Checklist to Success:

- ❑ Please read this PowerPoint in its entirety.
- ❑ REMINDER: Flexible Spending Accounts - Must re-enroll every year!
- ❑ Visit the HPS HR Benefits Webpage for additional information, if needed.
- ❑ Please give yourself enough time to review and compare plans.
- ❑ Not all plans are open to New Hampshire and Maine residents.
- ❑ Annually verify directly with your physician if they are *in-network* with your plan.
- ❑ Please print legibly and complete all enrollment forms in their entirety. *Incomplete enrollment forms will not be processed. The Benefits Specialist does not have the authority to complete the information for you on your enrollment form.*
- ❑ Submit all forms to **Jennifer Schmidt, Benefits Specialist**, via email, fax or hand deliver to the Central Office at City Hall. Please do **not** put through interoffice mail.
- ❑ We respectfully request that your **complete packet** is submitted well in advance of the **May 1, 2026, at 12:00 p.m.**, deadline. *There will be no exceptions.*



Big Changes for the 2026-2027 Plan Year!

Please carefully review the FY26 Open Enrollment packet and the [2026-2027 BENEFITS GUIDE](#), as many carriers and insurance plans have changed!



GLP-1 Medication Coverage

- Effective January 1, 2026, any GIC member on an active-employee/non-Medicare GIC medical plan must be prescribed weight loss medication by a [Vida](#) medical provider for the medication to be covered under their CVS pharmacy benefits through the end of Fiscal Year 2026 - June 30, 2026. Vida is an online medical weight loss program that helps members reach their health and weight loss goals.
- Beginning January 1, 2026, this program will be required for access to GLP-1 medications for weight loss and is available at no extra cost to eligible members through their GIC pharmacy benefits plan. There will be a 90-day grace period from January 1, 2026 through the end of March 2026, to allow GIC members currently on these medications to contact Vida and supply the required medical information to begin the onboarding process.
- GIC members who have been utilizing weight loss medications prior to 2026 will need to enroll with Vida and provide medical information in order for the medication to be covered under their CVS pharmacy benefits. Vida is reaching out to impacted GIC members currently on a GLP-1 drug and will continue to do so throughout the 90-day grace period. Note: Vida is not available or required for members who are diabetic, or for retirees on a Medicare plan.



GIC Medical Plans

- Before choosing or enrolling in a medical plan, we ask you to **contact your healthcare provider directly and verify they are *in-network***. We do not have a master list and have no way of verifying this information for you. Once open enrollment ends, no changes will be permitted per the GIC.

Colonial Life Products

- Colonial Life will be having their open enrollment throughout the month of April with one in person session on Monday, April 6, 2026. To enroll in Colonial products you will need to reach out to them directly at 401-596-1510. They will also be at City Hall on the 2nd floor from 10:00 a.m. - 3:00 p.m. on April 6, 2026, if you would like to speak with them in person



Harvard Pilgrim Quality is not *In-Network* with the following practices and providers

- Affiliated Pediatric Practices
- Charles River Medical Associates
- Emerson Health
- Mass General Brigham Community Physicians
- Mass General Brigham Community Physicians In Concord
- Mass General Brigham Community Physicians Westford
- Milford Regional Medical Group
- Mystic Health Care
- Pentucket Medical

- If you are enrolled in **Harvard Pilgrim Quality** and you visit one of these facilities it is your responsibility to verify your doctor is in-network.
- Once open enrollment closes no changes will be permitted.



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2026-2027 Rate Information:



- GIC Medical rates have **increased** for 2026-2027 school year.



- Metlife Dental rates have increased 2026-2027 school year.
- Metlife Vision rates will remain the same for 2026-2027 school year.



2025-2026 Rates vs. 2026-2027 Rates



2025 – 2026 Bi-Weekly Rates

- [GIC 2025-2026 Bi-Weekly Rates](#)
- [MetLife Dental Bi-Weekly Rates](#)
- [MetLife Vision Bi-Weekly Rates](#)

2026 – 2027 Bi-Weekly Rates

- [FY27 GIC - Bi-Weekly Rates.pdf](#)
- [FY27 MetLife - Bi-Weekly Rates.pdf](#)
- [FY27 MetLife Vision -Bi-Weekly Rates.pdf](#)



What you need to know:

Medical



- Only submit an enrollment form if you are making changes or enrolling for the first time.
- Not all plans are open to New Hampshire and Maine residents. Please read the information carefully.
- If you choose not to make changes your current elections for medical will remain the same.
- Dependent documentation is **required** when adding dependents. If you do not submit dependent documentation your enrollment will be rejected.



What you need to know:



Dental and Vision

- Dental will be offering orthodontic coverage for children 26 years of age and younger for the *high plan* only.
- Only submit an enrollment form if you are making changes or enrolling for the first time.
- If you choose not to make changes your current elections for dental and vision will remain the same.



Benefit Premiums Information

- HPS has twenty (20) premium deductions throughout the school year.
- 10, 11 and 12 month employees are all on the same deduction schedule.
- Benefit premiums are deducted one (1) month prior to the start date.
- Our new rates will begin on pay period 24: Friday, May 29, 2026.
- Our last deduction for benefits will be on pay period 25: Friday, June 12, 2026.
- Deductions will resume in September 2026 for the 2026-2027 School Year.



You've Got Mail!



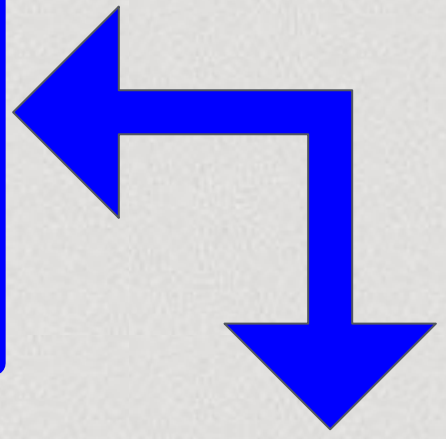
A gentle reminder that your healthcare provider can choose to leave your plans network at any time. Your network provider may choose to remove a healthcare provider at any time. It's important to note these would not be considered qualifying events and you would not be able to change your plan until the next open enrollment.

For those reasons, please make it a priority to read all mail and email from your healthcare provider and your health plan network.



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**PLEASE
PRINT**



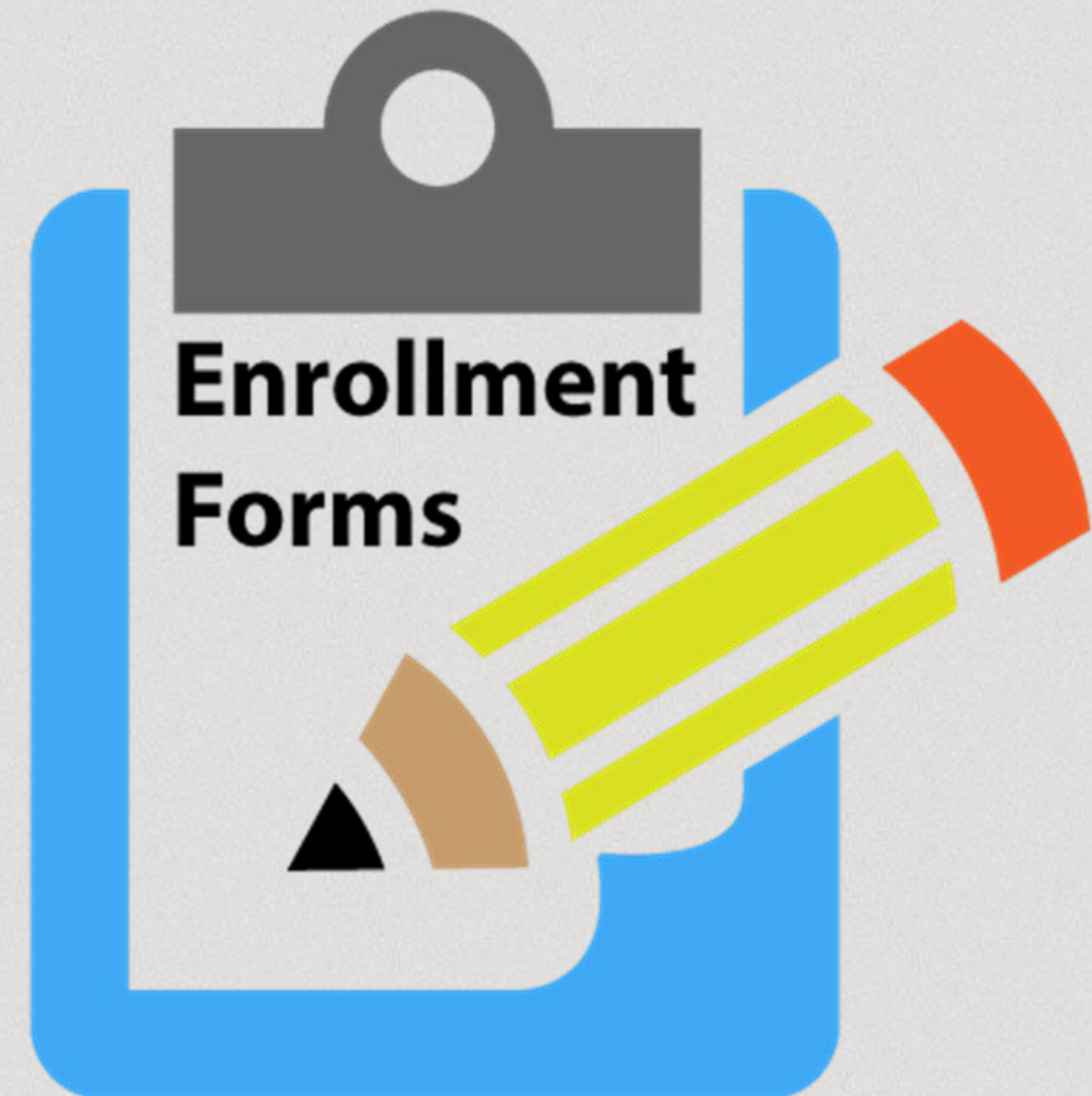
[GIC Enrollment Change Form](#)

[MetLife Dental Enrollment Form](#)

[MetLife Vision Enrollment Form](#)

[Flexible Spending Account Enrollment Form](#)

[2026 - 2027 Benefits Guide.pdf](#)



***Please note you CAN NOT enroll in Boston Mutual or AllState
until they have their open enrollment.***



Haverhill Public Schools

As a gentle reminder:

- ❑ The GIC and HPS will not accept late enrollments for any reason. Please process as soon as possible.
- ❑ It is your responsibility to verify your physician is *in-network* with the health plan you have chosen.
- ❑ Please print legibly and complete all enrollment forms in their entirety.
Incomplete enrollment forms will not be processed. Our Benefits Specialist does not have the authority to complete the information for you on your enrollment form.
- ❑ Submit all forms to **Jennifer Schmidt, Benefits Specialist**, via email, fax or hand deliver to the Central Office at City Hall. Please do **not** put through interoffice mail.
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Haverhill Public Schools

City of Haverhill School Employees Colonial Life Open Enrollment is here!

Their Benefit Counselor will be available to meet with you 1:1 virtually:

Thursday, April 9th thru Friday, April 17th

8:00 a.m. – 5:00 p.m.

To schedule your 1:1 appointment please visit the benefits page one week prior to April 17th as that is when the calendar will be opened.

They will also be at City Hall on the 2nd floor from 10:00 a.m. - 3:00 p.m. on April 6, 2026, if you would like to speak with them in person

No Health Questions for employees on Disability, Accident Insurance & Whole Life!

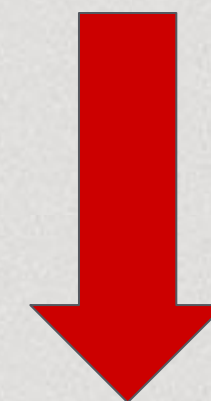
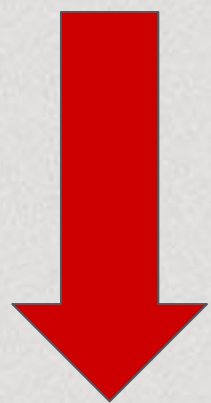
They will help with claims, review existing policies, and let you know about new benefits available when they meet with you!



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Please Contact





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Jennifer Schmidt

Benefits Specialist

Human Resource Department



We hope this presentation helps you make the best choices for you and your family's health and happiness in the coming year. Open enrollment is your time to prioritize your future, so please take a moment to review your options carefully. Thank you for everything you do for the students of Haverhill, and we look forward to a healthy, successful year ahead together!