



# BENEFITS

## OPEN ENROLLMENT



## FY 2026 BENEFITS OPEN ENROLLMENT

APRIL 1 - APRIL 15, 2025

### IT'S OPEN ENROLLMENT TIME!

**Open enrollment is your annual opportunity to:**

- Modify or enroll in medical, dental, vision, group life, voluntary life and disability insurance plans
- Change who may be enrolled in your benefits, including self, spouse, and dependents

All changes made by employees during Open Enrollment will take effect July 1, 2025, and will be effective through June 30, 2026.

**To access all Open Enrollment materials and to learn more about benefits options, visit**

**<https://www.chelseaschools.com/Page/2513>**

### UPDATES

#### MEDICAL PLANS

There will be an increase to Harvard & Altus; our premium for Harvard will increase by 10%, and the premium for Altus will increase by 12% this year, effective July 1.

For FY26, there will be no plan changes to co-pays or deductibles under Harvard (HPHC).

#### CHECK OUT THE CITY'S WEBSITE TO DO THE FOLLOWING:

**Step 1:** Review summaries, rate sheets, and forms.

**Step 2:** To enroll in health, dental, life, and/or vision plans, print and complete forms.

**Step 3:** You can scan all documents, including supporting documentation, via email to [benefits@chelseama.gov](mailto:benefits@chelseama.gov)

We encourage ALL employees to visit <https://www.chelseaschools.com/Page/2513> during Open Enrollment to review 2026 benefit plans.

**2026 Benefit Open Enrollment begins Tuesday, April 1!**