



October 7, 2025

Dear Benefit Eligible Employee,

Welcome to Open Enrollment 2026!

Open Enrollment is the only time during the year when you may review your benefit plan options and make desired changes for the coming year, including benefit elections and adding or removing dependents, without experiencing a qualifying event (such as the birth of a child or a marriage). It is also the time to enroll in the Health Care and/or Dependent Care Flexible Spending Accounts for next year.

**Open Enrollment starts Wednesday, October 15, 2025
and runs through Friday, November 7, 2025**

The enclosed brochure provides announcements of new benefits, annual reminders and useful information about Open Enrollment and various benefit options provided by MCC. You may also visit the Open Enrollment Benefits Hub at www.micatholic.org/OE26 for more benefit information and annual notices.

What's new for 2026?

MCC is pleased to announce our new Health Savings Account and Limited Purpose Flexible Spending Accounts. Please review the enclosed brochure and visit our website to learn more.

Do I need to enroll for 2026?

Active enrollment is encouraged but not required for 2026. If you do not participate in Open Enrollment, your current benefit elections **except Flexible Spending Accounts** (FSA) will carry over into 2026. Flexible Spending Accounts require an active enrollment every year. If you do not actively enroll for an FSA during Open Enrollment, you will not have a 2026 account.

How much is the employee health plan contribution?

Your employer should provide you with their required employee contributions for medical, dental and/or vision coverage for yourself and dependents. MCC does not have this information.

How do I enroll for my 2026 benefits?

There are two ways to enroll in or change your existing elections when Open Enrollment begins on October 15:

1. Self-enroll online through Employee Self-Serve (ESS): www.micatholic.org/ess
2. Call the MCC Benefits Team: (800) 395-5565 Phone Hours: M-F 8:15AM – 4:45PM

Changes made during Open Enrollment go into effect January 1, 2026.

Benefit plan offerings vary from employer to employer. You can learn which benefit plans your employer offers when enrolling online, by calling the MCC Benefits Team, or by checking with your employer. **Be sure to ask your employer about any cost share amounts for which you may be responsible for medical, dental and/or vision coverage for yourself and family members.**

The MCC Benefits Team is available by phone or Online Chat during business hours to answer your benefit questions and to help with Enrollment. To speak with a Benefits Coordinator call (800) 395-5565 or use the Live Chat Now feature found on the benefit pages of our website. You may also email benefits@micatholic.org at any time and we will respond as soon as possible, but no later than the end of next business day.

Sincerely,

A handwritten signature in black ink that reads "Michelle Dollis-Brady". The signature is fluid and cursive, with the first name "Michelle" being more prominent and the last name "Dollis-Brady" following in a similar style.

Michelle Dollis-Brady
Director of Pension and Benefits