



Office of Human Resources

EMPLOYEE BENEFITS OPEN ENROLLMENT



Your 2026 Open Enrollment Checklist

2026 Open Enrollment begins October 6 and ends October 24, 2025, at 5 pm. Use this checklist as a guide to ensure you are setting yourself up for success for the 2026 benefits plan year.

To learn more and access the resources detailed below, visit the Open Enrollment website at www.montgomerycountymd.gov/OE.

Step 1: Learn About Your Benefits Options.

- ☐ **Attend an In-Person Event.** Participate in one or all three in-person events this year. OHR's health insurance team will be on hand to answer your Open Enrollment questions. Each event will have different fun and healthy wellness activities, information about how you grow and learn to advance your career, the possibility to get your flu shot and more! See the "Events" page of the Open Enrollment website to view the schedule and learn more about each event.
- ☐ **Attend Plan-Specific Presentations.** Attend virtual presentation sessions hosted by plan vendors. You will have an opportunity to address questions at the end. Advanced registration is required. View the schedule and register on the "Events" page of the Open Enrollment website.
- ☐ **Watch Plan-Specific Pre-Recorded Presentations.** Unable to attend plan-specific webinar presentations? Pre-recorded educational sessions to help you to make informed decisions. The recordings are available 24/7 on the "Events" page of the Open Enrollment website.
- ☐ **Attend One of OHR's Virtual Presentations.** Not sure which medical plan is right for you? Interested in learning more about how you can save money by participating in a Flexible Spending Account (FSA)? Wanting to better understand how much life insurance you need? Join a virtual presentation to learn more. Advanced registration is required. View the schedule and register on the "Events" page of the Open Enrollment website.
- ☐ **Review Informational Resources and Tools.** On the "Plan Resources" page of the Open Enrollment website, explore links to the 2026 Open Enrollment Guide (also mailed to your home), 2026 plan rates, vendor-specific resources, plan comparison charts, and useful tools like the Life Insurance Needs Estimator.

Step 2: Get the Answers to Your Questions.

- ☐ **Sign Up for a 10-Minute 1:1 Q&A Session with OHR.** Back by popular demand! OHR is offering 10-minute one-on-one virtual meetings every Tuesday and Thursday from 10 am – noon and 1 – 3 pm each week throughout Open Enrollment. Address your Open Enrollment related questions and concerns confidentially. Timeslots are limited. Advanced registration is required. View the schedule and sign up on the "Events" page of the Open Enrollment website.
- ☐ **Attend OHR Virtual Office Hours.** OHR is offering Virtual Office Hours the last week of Open Enrollment to address any last-minute Open Enrollment related questions and concerns. No advanced registration required. Access the meeting link on the "Events" page of the Open Enrollment website. Virtual Office Hour is held in a public virtual meeting. If your questions will reveal any personal PHI (protected health information) such as a chronic medical condition or name of your specific prescription drugs, please direct those questions to MC311 at 240-777-0311 to place a service request or sign up for a 1:1 session (above).

- **Review the Answers to Frequently-Asked-Questions (FAQs).** Commonly asked Open Enrollment questions and answers are available for you to read at your convenience on the “Open Enrollment FAQs” page on the Open Enrollment website. You can also search for your specific question using the interactive search bar.

Step 3: Make Your 2026 Benefits Elections.

- **Review Enrollment Instructions.** Before you begin making changes in Employee Self-Service (ESS), review the step-by-step written instructions and FAQ available on the “Plan Resources” page of the Open Enrollment website.
- **Make Enrollment Changes.** Visit the “Enroll Now” page on the Open Enrollment website (available October 6) when you are ready to submit your 2026 Open Enrollment elections online. All changes must be completed in ESS by 5 pm on October 24, 2025. You will need your single sign-on login information. Contact the IT Help Desk if you need assistance accessing your single sign-on login credentials.
 - **Check Your Flexible Spending Account (FSA) Elections** to be sure you select the type of FSA and contribution amount that you intended. When enrolling in a Child Care or Health Care FSA, enter the amount you wish to contribute for the entire year.
 - **Provide Proof of Dependent Eligibility for Newly Enrolled Dependents.** If you are enrolling new dependents, you will need to upload proof of eligibility in ESS before Open Enrollment ends at 5 pm October 24, 2025.

Step 4: Get Proof of Your 2026 Elections, Even If You Are Not Making Changes.

- **Download Your Confirmation Statement.** You must print/download your confirmation statement in ESS by 5 pm on October 24, 2025, even if you do not make changes. This will serve as your receipt. You will need your confirmation statement to make any corrections once Open Enrollment ends. To log into self-service benefits to print your confirmation statement, click on the “Enroll Now” page of the Open Enrollment website.

Step 5: Check Your County Email for Important Benefits Information During and After Open Enrollment.

- **Check Your Email Throughout Open Enrollment.** Remember to monitor your County email regularly during Open Enrollment (October 6 through October 24, 2025). This is how you will receive important Open Enrollment information and reminders from the OHR Health Insurance Team.
- **Check Your Email After Open Enrollment.** Continue to monitor your County email after Open Enrollment ends. This is how the OHR Health Insurance team will communicate important post-Open Enrollment updates, such as when to look out for ID cards, when you should expect to receive the MetLife Statement of Health (SOH) email to complete your SOH online (if you elected Optional Life insurance), reminders to use prior year FSA funds by the deadline, etc.