



# UNIFIED FIRE AUTHORITY

## MEMORANDUM

26-070

May 1, 2026

TO: All Personnel

FROM: HR Director Day

SUBJECT: Open Enrollment 2026-2027

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Open Enrollment for the 2026-2027 benefits year is here! This is your annual opportunity to review your current benefits and make any necessary changes for the upcoming fiscal year.

### **Watch This First:**

Click [\[here\]](#) to view a short informational video outlining what's new and what you need to know.

### **Open Enrollment Dates: May 1 – May 29, 2026**

Open Enrollment is your annual opportunity to review and change your benefit elections for the upcoming plan year. During this time, you may add or remove dependents, adjust your coverage levels, or enroll in any of the benefit programs offered by UFA.

**All elections must be completed online through UKG's Benefits Administration system by May 29, 2026.**

### **What's New This Year?**

SelectHealth initially proposed a 16.8% increase in medical premiums and a 9.9% increase in dental premiums. This was due to the plan experiencing a 106.7% net loss ratio, meaning the insurance provider is currently paying out more in claims than it receives in premium payments and administrative fees.

After further discussions, SelectHealth offered a revised option: a 13.5% premium increase to maintain the current plan. Alternatively, UFA could limit the increase to 3.7% by keeping the same overall plan structure while adjusting deductibles and out-of-pocket maximums, and the removal of the contingent funding arrangement. Utilization data show that approximately 30% of employees reach at least half of the deductible each year, and less than 8% hit the plan's out-of-pocket maximum.

The Benefits & Compensation Committee recommended adopting the 3.7% increase along with adjustments to the plan's deductible and out-of-pocket maximum amounts, and the removal of the contingent funding arrangement. In addition, Unified Fire Authority will continue to offer a Health Reimbursement Arrangement (HRA) and will be doubling it to help offset employees' deductible expenses.

## **Under the revised plan design:**

### Deductible Changes

- Individual deductible will increase from \$1,000 to \$2,000
- Family deductible will increase from \$2,000 to \$4,000

### Out-of-Pocket Maximum Changes

- Individual out-of-pocket maximum will increase from \$3,000 to \$4,000
- Family out-of-pocket maximum will increase from \$6,000 to \$8,000

### Premium Changes for Family Plan with SelectMed:

Medical \$339.02 → \$351.42/month

Monthly Premium Increase: \$12.40

Annual Premium Increase: \$148.80

### The new HRA funding levels will be:

- Individual coverage: increasing from \$500 to \$1,000
- Family coverage: increasing from \$1,000 to \$2,000

### How the HRA Works

#### Individual Coverage (Deductible: \$2,000)

- Employee pays \$0 – \$1,000
- HRA pays \$1,001 – \$2,000

#### Family Coverage (Deductible: \$4,000)

- Employee pays \$0 – \$2,000
- HRA pays \$2,001 – \$4,000

Once claims are processed the HRA reimbursement is automatic after the employee has met their portion of the deductible. This process requires no action from the employee.

Regarding dental coverage, UFA issued a request for proposals and explored self-funding options to mitigate the initially proposed 9.9% renewal increase. After thorough evaluation, it was determined that remaining with SelectHealth at the 9.9% renewal provided the best overall value.

### **Premium Changes for Family Plan with SelectHealth Dental:**

Medical \$21.08 → \$23.16/month

Monthly Premium Increase: \$2.08

Annual Premium Increase: \$24.96

### **Flexible Spending Accounts (FSA)**

A Flexible Spending Account (FSA) allows you to set aside pre-tax dollars to pay for eligible medical, dental, vision, and dependent care expenses for you, your spouse, and your qualified dependents. With the increase in deductibles and out-of-pocket maximums, an FSA can be a valuable tool to help offset these costs while also reducing your taxable income.

FSA plans will continue to be administered by APA Benefits ([www.apabenefits.com](http://www.apabenefits.com)). To participate in the FLEX program, you must enroll or re-enroll on UKG's Benefits Administration page between May 1 and May 29, 2026.

Contribution limits for 2026-2027:

- Medical FSA: up to \$3,400
- Dependent Care FSA: up to \$7,500

Note: You will not receive a new FSA card.

Click [here](#) for a two-page summary of all plan design changes.

### **How to Enroll or Make Changes to Your Benefits**

- Click [here](#) to watch a brief tutorial on using the UKG Benefits System.
- As you review your benefits in UKG, your current 2025-2026 elections will appear at the bottom of the page. If you want to keep the same benefits, make sure your new elections match your current ones.
- You must enroll or re-enroll if you want to make any changes to your medical, dental, or vision plans, or to participate in an FSA or dependent care account. If you make any changes, you will need to complete the entire open enrollment process.

### **Important Reminders and Information**

Full benefit details are available on:

- [UKG's Benefits Administration page](#)
- [UFA's Benefits Booklet](#)
- [The Employee section of UFA's website](#)
- Life insurance elections are not visible on UKG's Benefits page. If you would like to make changes to your Life insurance, Spouse/Dependent life, beneficiaries, or AD&D please contact the HR Division for further instructions.
- URS contributions elections are not visible on UKG's Benefits page. You will **not** need to re-enroll for these benefits. If you want to change these benefits or beneficiaries, contact the HR Division for further instructions.
- Deadline to complete elections: May 29, 2026

### **Need Help?**

Thank you for taking the time to review your benefits and ensure your elections are up to date. The HR Division is here to support you during Open Enrollment and throughout the year. Please reach out to any of the following team members:

Kiley Day - Human Resources Director – [kday@unifiedfireut.gov](mailto:kday@unifiedfireut.gov)

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