
Welcome to Open Enrollment 2026!

Open Enrollment is your opportunity to make changes to your benefit elections. You may enroll for the first time, switch medical plans, add dependents, or terminate your coverage. Your annual open enrollment period will run from **October 15th through December 08, 2026**.

We encourage you to review the information *carefully*. As in the past, you are only able to make a change to your benefits after the open enrollment period if you experience a qualifying life event such as marriage, divorce, birth or adoptions, death in the family or an involuntary loss of coverage.

If you do not want to make any changes to your coverage for 2026, **no action is required** as your 2025 elections will automatically rollover into 2026.

Please review the **Health Matters Guide** as a comprehensive look at the plans that are offered by the DSRA Trust for members who are Medicare eligible. The new premiums will go into effect January 1, 2026, and are printed in the 2026 enrollment form.

The Hartford Retiree secondary plan rates will increase by 5% for the 2026 plan year. Please refer to the 2026 enrollment form for the 2026 plan rates.

BCBS Medicare Advantage Plans rates will be increasing significantly for 2026. Since our rate lock for the past two years has expired, and with the changes to Medicare prescription drug costs being introduced over the past couple of years which spreads the cost of higher drugs over the entire Medicare population, we will see substantial rate increases for our Medicare Advantage plans as well as our stand-alone prescription drug plans. We had successfully delayed the rate increases that were occurring to many other plans for the past two years with the rate lock in hopes that Congress would remedy the skyrocketing drug cost issue. Unfortunately, the only solution so far has been to spread the cost of higher drugs to all Medicare participants. The Diamond and Emerald Medicare Advantage plans are bundled with the High prescription Part D plan; there is no need to elect a stand-alone Part D plan. The Ruby Medicare Advantage plan is partnered with the Ruby prescription drug plan and also, no need to elect a stand-alone Part D plan. While there are no changes to the plans being offered, the rates are higher. However, when reviewing your plan options outside of these offered through the Trust, be careful they are as comprehensive in medical and prescription drug formulary to avoid any surprises. The BCBS Medicare Advantage plan rates are not based on age or location.

BCBS High and Low Part D plan rates will be increasing significantly for 2026. The prescription drug plan rates were locked in for 2025 which kept members from experiencing the large rate increases many plans experienced over the past two years. Please review other plan options carefully as many plans are seeing these large rate increase and reducing the drugs available in their formulary or even entire tiers of drugs covered by their plans. The DSRA-BT plan formularies will remain robust for the benefit of our members despite the rate increases. These plans are available to take as a standalone plan or can be paired with any of the Hartford plan selections, Elite, Premium Plus, Premium and Choice plans.

High Dental and Low Dental Plans: there was an average 1.5% increase in the High and Low dental plans for 2026.

Vision plan: there was a 1.5% increase to the vision rates in 2026.

Please refer to the 2026 enrollment form for all plan rates.

THE BENISTAR RETIREE SERVICE CENTER

The Benistar Retiree Service Center will be available to ALL DSRA-Benefit Trust Pre 65 and Post 65 plan participants. **The Benistar Retiree Service Center** will be there to help you with questions regarding enrollment, benefits, payment status, changes to your family status and help in finding the answer to your healthcare needs for any plan you may be enrolled through the DSRA-Benefit Trust. **The Benistar Retiree Service Center** will be available to DSRA-BT members as well as plan participants 5 days a week from 8:30AM – 5:00PM EST by dialing **1- 888-588-6682**

DEADLINE FOR BENEFIT ELECTIONS

The deadline for completing the enrollment process is **Monday, December 8th**. **Benistar must receive all plan changes no later than December 8th**. All coverage changes will be effective January 1, 2026.

BILLING & PAYMENT

You will be billed monthly by Benistar. Payments can be made to Benistar via direct bill or by enrollment in the Electronic Funds Transfer (EFT). **Credit cards are not accepted**. It is essential your premium payments are made on time. If premiums are not paid by the due date, **coverage will be terminated as of the last day of the preceding month**. If this occurs, all benefits will cease, and no claims will be paid.

If you are currently enrolled in the Benistar EFT program, you will receive a separate statement to show your premium increase for the 2026 plan year, and the new amount will automatically change in January 2026.

QUESTIONS

If you have questions about the benefit plans or the enrollment process, please contact the **Benistar Retiree Service Center** at **1- 888-588-6682**

On behalf of the DSRA Benefit Trust Committee, we thank you for your participation in the DSRA Benefit Trust benefit plans and for your ongoing support. We appreciate the opportunity to continue to serve you!

Paul Beiter	Lori Ostrander	Sharon Delezenne	Stephen Duca	Greg White
DSRA-BT Chair	DSRA-BT Treasurer	DSRA-BT Secretary	Board Member	Board Member