

# OPEN ENROLLMENT

## 2026 Highlights

---



### OPEN ENROLLMENT DATES: JUNE 15 - JUNE 26, 2026

#### PASSIVE OPEN ENROLLMENT

This year's Open Enrollment will be **PASSIVE**. Passive enrollment means that your current coverage will remain in place and roll-over into the new plan year, unless you want to make changes to your elections and/or covered dependents.

*Please note that if you are enrolled in the FSA or Commuter Benefits, per IRS regulations you **MUST** make that election every year during Open Enrollment.*

#### HOW TO ENROLL

To enroll in benefits, waive coverage and/or update your dependent information, you must log in to the Paylocity portal or do so through the mobile app. Step by step instructions are included on page 4 of the CRM Residential Benefits Guide. Should you have any questions, please reach out to the CRM Benefits Department at [crmhrpayroll@crmresidential.com](mailto:crmhrpayroll@crmresidential.com).

#### WEBINARS

CRM will be conducting multiple open enrollment webinars virtually through Microsoft Teams. Dates and times are listed below. Please note that the Microsoft Teams links will be sent out prior to each session.

- Thursday, June 11th - 10:00 - 11:00 AM EST
- Tuesday, June 16th - 1:00 - 2:00 PM EST
- Thursday, June 18th - 3:00 - 4:00 PM EST
- Wednesday, June 24th - 2:00 - 3:00 PM EST



## 2026 BENEFIT HIGHLIGHTS

### Medical Coverage

- Medical coverage will remain with Aetna for the upcoming plan year.
- **NEW!** We will be introducing a new Aetna Choice Plan which will take the place of the Copay Plan and includes a lower deductible as well as out-of-network coverage. The Base HRA and Enhanced HRA plans will remain status quo as well as CRM's HRA contribution. Employee contributions for the medical plans will see a slight increase. Please reference your Benefits Guide for more details.

### Dental and Vision

Dental and Vision coverage will remain with Aetna with no change to the plan designs and employee contributions.

### HRA, Healthcare & Dependent Care FSA, Commuter, and COBRA Benefits

- **NEW!** The HRA, Healthcare FSA, Dependent Care FSA, Commuter, and COBRA benefits will now be administered by **Aprize Benefit Services**. Below are the 2026 IRS Maximum Contribution limits. For more information, please reference your Benefits Guide.
- The 2026 FSA contribution limits are:
  - » **Healthcare FSA:** \$3,400
  - » **Dependent Care FSA:** \$7,500 if single or married and filing jointly and \$3,750 if married and filing separately
- The 2026 Commuter Benefits limits are:
  - » **Transit:** \$340
  - » **Parking:** \$340
- Please note that HRA, FSA, Commuter Benefit, and COBRA administration will terminate with Clarity on 06/30/2026. Please see below for important dates to be aware of.
  - » **06/30/2026:** Termination Date with Clarity
  - » **06/30/2026:** Last day that Spending Account expenses can be incurred
  - » **06/30/2026:** Last day that Clarity Convenience Cards can be used
  - » **07/30/2026:** Last day CRM and enrolled participants will have online system access to the COBRA Administration platform
  - » **09/28/2026:** Last day that Clarity will accept Spending Account claims
  - » **10/12/2026:** Last day that Clarity will issue Spending Account claim reimbursements
  - » **11/11/2026:** Last day that CRM and enrolled participants will have online system access to the Employee Benefits platform

### Basic and Voluntary Life, AD&D, Short-Term and Long Term Disability Benefits

- **NEW!** Basic and Voluntary Life and AD&D, Short-Term Disability, and Long-Term Disability plans will now be administered by **New York Life**. Voluntary Life and AD&D will see an increase to the Guaranteed Issue amount. All other plan designs will remain status quo.

## BENEPORTAL

At CRM Residential, you have access to a full range of valuable employee benefit programs. Now its easier than ever to access plan documents, carrier contact information, wellness resources, and much more in one convenient location.

BenePortal is mobile-optimized, making it easy to view your benefits on-the-go. Visit [crmbeneportal.com](http://crmbeneportal.com) to access your benefits information 24 hours a day 7 days a week!

## BENEFITS MEMBER ADVOCACY CENTER (MAC)

The Conner Strong & Buckelew Member Advocacy Center (MAC) allows you to speak to a specially trained and experienced Member Advocate, who can answer your questions and help you get the most out of your benefits. To contact Benefits MAC, call **800.563.9929**, Monday through Friday, 8:30 am to 5:00 pm (EST) or submit a request online at [www.connerstrong.com/memberadvocacy](http://www.connerstrong.com/memberadvocacy).

