



Open Enrollment **HIGHLIGHTS**



OPEN ENROLLMENT DATES:

JUNE 1 - JUNE 12, 2026

PLAN AHEAD IF YOU WILL BE OUT OF THE OFFICE!

Open Enrollment is the period during which you have the opportunity to enroll or make changes to medical, dental, vision, and other benefit elections for you and your family.

IMPORTANT: Open Enrollment is ACTIVE this year. All employees must log into e3 and complete benefit elections by June 12, 2026. Current elections will NOT automatically carry over unless you actively re-elect them.

The elections you make now will remain in effect for the upcoming plan year July 1, 2026 through June 30, 2027 (with the exception of the Flexible Spending Accounts). The FSA plan runs on a calendar year basis; January 1, 2026 through December 31, 2026. Be on the lookout for notification as we approach November. The FSA Open Enrollment will be held in November 2026 for an effective date of January 1, 2027.

BENEFITS MAC

The Benefits Member Advocacy Center (MAC provided by our benefits consultant Conner Strong & Bucklew, allows you to speak to a specially trained and experienced Member Advocate who can assist with benefit claim issues, coverage questions and enrollment inquiries. Member Advocates are available Monday-Friday, 8:30 am to 5:00 pm ET. Call **800.563.9929** or submit a request online at www.connerstrong.com/memberadvocacy.

WHAT'S NEW FOR 2026?

- Active Enrollment Required!
- Cigna medical plan designs remain the same.
- **NEW!** Dental coverage moving to Cigna - plan design remains the same.
- Voluntary Accident and Hospital Indemnity plans available through Cigna.

Center For Family Services remains committed to maintaining a competitive and comprehensive benefits program. Healthcare costs across our nation have historically increased and will increase again for the upcoming benefits plan year. While healthcare costs continue to impact employers and employees, CFS is committed to providing a quality healthcare plan for all employees, specifically our "Base Plan". All decisions with respect to plan offerings and contributions were made with the goal of maintaining alignment with other social services organizations in New Jersey. While our "Base Plan" is provided with CFS contributing significantly to the cost sharing percentage, employees may opt to purchase, at an increased rate to the employee, the "Standard" or the "Buy Up" benefits plans.

For benefits questions or enrollment assistance, please submit an HR Ticket through the Staff Portal.

NOTE: If you are enrolling a dependent(s) for the first time, or if you have not provided Human Resources with proof in the past, you will need to provide proof of your dependent's eligibility (e.g., birth certificate, marriage certificate, etc.)

ONLINE BENEFIT RESOURCE: BENEPORTAL

Visit BenePortal at www.cfsbeneportal.com for plan summaries, carrier links, forms, and additional online benefits resources.

CFS remains committed to providing competitive benefits that support the health and well-being of our employees and their families. We encourage all employees to review materials carefully and complete enrollment by June 12, 2026.



NEW! DENTAL PLAN

Cigna Dental

The Progressive Maximum Benefit encourages preventive dental care by increasing your annual benefit each year you receive preventive services, with no restrictive rollover rules.

HOW IT WORKS

- Start with a \$1,500 calendar year maximum.
- Receive at least one preventive service annually to qualify for an increased maximum the next year.
- The maximum increases each year for up to four years of continuous preventive care.

NO ROLLOVER RESTRICTIONS

- Unlike traditional rollover plans, there are no thresholds or limitations.
- You may use your full annual maximum as long as you receive at least one preventive service.

AUTOMATIC TRACKING

- Your benefit level increases automatically and is shown in your annual benefit summary, no extra action is required.



ONLINE BENEFITS

Access Your Cigna Dental Benefits Online at www.MyCigna.com.

Easily manage your dental benefits:

- **Create an Account:** Set up your secure online profile.
- **Find a Provider:** Search for in-network dentists near you.
- **View Claims & Coverage:** Access details about your claims and coverage status.
- **Download or Print ID Cards:** Quickly access your digital ID card anytime.



VOLUNTARY BENEFITS

Cigna

Hospital Indemnity and Accident Insurance coverages are 100% employee paid.

HOSPITAL INDEMNITY

A hospital stay can happen at any time, and it can be costly. Hospital Indemnity insurance helps you and your loved ones have additional financial protection.

With hospital indemnity insurance, a benefit is paid directly to the covered person, unless otherwise assigned, after a covered hospitalization resulting from a covered injury or illness.

Benefits are payable upon initial admission to the hospital (ICU and non-ICU) as well as a per day benefit while confined. Benefits can be used to cover the cost of copays, deductible, childcare or other unexpected costs.

Voluntary plans do not coordinate with medical coverage, which means you'll receive the benefit for a covered hospitalization, regardless of what your medical insurance covers.

ACCIDENT INSURANCE

Accidents happen and they can affect more than just your physical health. With Accident Insurance you're eligible to receive a benefit, according to a set schedule, when you experience a covered accident or injury. You may utilize the payments as you best see fit. Voluntary plans do not coordinate with medical coverage, which means that you'll receive the benefit for a covered accident or injury, regardless of what your medical insurance covers.

- Accident Insurance covers:
- Initial & emergency care
- Hospitalization
- Fractures & dislocation
- Follow-up care

In addition, the Cigna Accident Insurance includes a wellness rider, which will **pay a \$50 benefit, per covered person per year**, for completing a covered health screening or preventive care service. Some examples include (but are not limited to): routine gynecological exams, adult immunizations (including COVID-19), general health exams, cancer screenings, Well Child Care (visits, labs, and immunizations), etc.

PLEASE NOTE, VOLUNTARY COVERAGE IS 100% EMPLOYEE PAID.

For plan, contribution information and detailed instructions for how to complete your enrollment in e3, please refer to the Benefits Guide.





EMPLOYEE ASSISTANCE PROGRAM

ComPsych

All Center For Family Services employees, their dependents and family members are eligible for free services through the Employee Assistance Program.

WHAT COUNSELING SERVICES DOES THE EAP PROVIDE?

Your ComPsych GuidanceResources program offers someone to talk to and resources to consult whenever and wherever your need them. The EAP provides free short-term counseling with counselors in your area who can help you with your emotional concerns. If the counselor determines that your issues can be resolved with short-term counseling, you will receive counseling through the EAP. However, if it is determined that the problem cannot be resolved in short-term counseling in the EAP and you will need longer-term treatment, you will be referred to a specialist early on and your insurance coverage will be activated.

WHAT HAPPENS WHEN I CALL FOR COUNSELING SUPPORT?

When you call, you will speak with a GuidanceConsultant, a Master's- or PhD-level counselor who will collect some general information about you and will talk with you about your needs. The GuidanceConsultant will provide the name of a counselor who can assist you. **You will receive counseling through the EAP up to 3 telephonic sessions per issue, per person, per calendar year.** You can then set up an appointment to speak with the counselor over the phone. This service is strictly confidential.

TO ACCESS YOUR EAP 24/7:

- Call **800.311.4327** (TTY: **800.697.0353**)
- Download the App: **GuidanceNow**
- Visit **www.guidanceresources.com**
- Web ID: **GRE311**
- Company ID: **cente**

WHEN TO CONTACT THE EAP

Confidential Emotional Support

Highly trained clinicians will listen to your concerns and help you or your family members in your household with any issues, including: anxiety, depression, stress, grief, loss and life adjustments, and relationship/marital conflicts.

Work-Life Solutions

Specialists provide qualified referrals and resources for just about anything on your to-do list, such as: finding child and elder care, hiring movers or home repair contractors, planning events, and locating pet care.

Legal Guidance

Talk to attorneys for practical assistance with your most pressing legal issues, including: divorce, adoption, family law, wills, trusts and more.

Need representation? Get a free 30-minute consultation and 25% reduction in fees.

Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about: retirement planning, taxes, relocation, mortgages, insurance, budgeting, debt, bankruptcy and more.

ID Theft

IDResources offers information, guidance, and identity theft restoration services, including access to attorneys should be a victim of identity theft. You will receive unlimited phone support from ComPsych's legal, financial, and counseling staff to help restore your identity, address credit damage, and manage related legal, financial, and personal issues.

Online Support

GuidanceResources Online is your 24/7 link to vital information, tools and support. Log on for: articles, podcasts, videos, slideshows, on-demand trainings, and "Ask the Expert" personal responses to your questions.