

OPEN ENROLLMENT HIGHLIGHTS

Open Enrollment Dates: May 6 - May 14, 2026

PASSIVE OPEN ENROLLMENT

Open Enrollment is the time when you can review the benefits available to you, determine which plans meet the needs of you and your eligible dependents and enroll in the benefits you choose.

This year's open enrollment is **PASSIVE**. Passive enrollment means your current plan election will remain in place and roll over into the new plan year, unless you make changes to your elections and/or covered dependents.

IMPORTANT: If you wish to contribute toward an FSA, you **MUST** make that election during Open Enrollment each year. Elections for the FSA **do not** roll over from one year to the next, in accordance with IRS regulations.

DON'T FORGET! BENEPORTAL

Online Benefits Resource

Access the BenePortal at bancroftbenefits.com for all things benefits-related. You can find plan documents, carrier contacts, useful links, and more! BenePortal is available 24/7!

HAVE QUESTIONS?

Employee benefits can be complex, making it difficult to fully understand your coverage and use it properly. The Benefits Member Advocacy Center (Benefits MAC) allows you to speak to a specially trained Member Advocate who can answer your questions and help you get the most out of your benefits.

You can contact the Benefits MAC in any of the following ways:

- Via phone: **844.577.2616**, Monday through Friday, 8:30 am to 5:00 pm
- Via the web: connerstrong.com/memberadvocacy
- Via email: cssteam@connerstrong.com

WHAT'S NEW FOR 2026-2027?

Medical Plan Administrator Change

Bancroft's medical administrator is changing from Imagine 360 to Lucent Health. Lucent Health will handle medical claims, benefits administration, and member support. Express Scripts will continue managing prescription coverage. You will receive a new ID card for both.

There is an reduced deductible incentive for member enrolled in the HRA and Indemnity Copay Plans who use Cooper University Hospital facilities. Please review the medical benefits page in the benefits guide to see how this impacts the deductible for both the HRA and Indemnity Copay plans.

Facility Coverage

There is no fixed hospital network for the HRA and Indemnity Copay plans. Lucent Health coordinates payments directly with facilities, allowing you to use any facility for covered services.

Dental Carrier Change

Bancroft is pleased to announce a new carrier will administer your dental benefits. Effective July 1, 2026, Sun Life will administer our dental benefits. The annual maximums on both dental options and the orthodontia lifetime maximum on the Deluxe Plan were increased.

To obtain an ID card, or check your dentist's participation with Sun Life, visit sunlife.com/us/en/plan-members-and-families.

