

Open Enrollment Checklist

Open Enrollment November 5 – November 19

Preparing to Enroll

- ☐ Review your current benefit elections. Evaluate if they meet the needs of you and your family for 2026
- ☐ Go to www.gpcbenefits.com and click on “Open Enrollment”. Enter your site-specific password. Review the Open Enrollment materials to learn more about the benefits offered and the changes that are taking place for 2025.
- ☐ HSA current year elections DO NOT roll over from one year to the next. If you are currently enrolled in an HSA, you will need to re-elect an annual contribution amount for the 2026 Plan Year. HSA limits for 2026 are \$4,400 for an individual and \$8,750 for a family (this limit includes GPC contributions). Participants age 55 and over may contribute an additional \$1,000 during the year as a catch-up contribution.
- ☐ Healthcare, Combination and Dependent Day Care FSA elections DO NOT roll over from one year to the next. You may only elect an FSA contribution amount during Open Enrollment. You have the option to change your election if you experience a Qualified Life Event. Calculate your FSA contribution amount for 2026. Remember, you may only roll over a minimum of \$50 up to the IRS limit of \$680 in an unused balance if you enroll in the FSA plan in 2026. Any remaining balance in your FSA will be forfeited.
- ☐ Please be sure to have the Social Security Numbers, dates of birth, and full names for all dependents you wish to enroll. **You must provide dependent verification documents by November 30, 2025 for any new dependents to be added to your coverage for 2025.**

Enrolling

- ☐ Elect your benefits for the 2026 Plan Year (beginning January 1, 2026) from Nov 5 – Nov 19, 2025.
- ☐ From www.gpcbenefits.com, under the “Open Enrollment” page click “Enroll Now” and link to the Graham Benefits Portal (enrollment site).
- ☐ You also have the option to enroll via your mobile device. You can download the **EmpyreanGO** mobile app from the Open Enrollment page on the GPC website. Use the Company Name: Graham.
If you are interested in enrolling via telephone, contact the Graham Benefits Center at 877.878.9898 M-F from 8 am – 5 pm CT.
- ☐ Update your prior tobacco and nicotine pledge and spousal surcharge affidavit if the answers have changed. Otherwise, the current responses will roll over into the new plan year.
- ☐ A few points to help you navigate:
 - To add a dependent or spouse, click “Add New” (Proof of relationship will be required).
 - Click “I’m done with dependents” when all have been entered.
 - Enroll each dependent in the coverage you desire.
 - **Provide required dependent verification documents for new dependents being enrolled by November 30, 2025. You can fax to 866.832.6325 or upload via the Graham Benefits Portal.**
 - Coverage will not be effective unless the proof of relationship is provided.

- ☐ Review your beneficiaries for your life and accidental death and dismemberment benefits. Update if needed.
- ☐ After you have made your benefit elections, review them to ensure they are accurate. Then click on “Submit My Elections” and then “Accept”. All of your elections are now saved. Certain insurance elections may show as pending until the required Evidence of Insurability (EOI) is submitted.
- ☐ Once you submit and approve your benefit elections, you will receive a confirmation number. Record your number and then print a copy of your benefit elections. If you notice a mistake, you can make a correction on-line or contact the Graham Benefits Center at 877.878.9898 through November 19, 2025.

Post-Enrollment

- ☐ Complete any Evidence of Insurability (EOI) forms and submit by due date.
- ☐ Review your 401(k) beneficiaries at www.principal.com. If you elected an HSA, be sure your beneficiaries are up to date by logging into your account at www.HSABank.com.
- ☐ Be sure to look at your first paycheck of 2026 to ensure your benefit deductions are accurate.

