



ACTIVE EMPLOYEE OPEN ENROLLMENT GUIDE

2026 BENEFIT PROGRAMS

IMPORTANT DATES - OPEN ENROLLMENT PERIOD:

- **Begins Wednesday, October 1, 2025** - online using eBenMesa enrollment application
- **You're Invited!** Wellness & Benefits Market (aka "Benefits Fair") - Mesa Convention Center on Thursday, October 2, between 8 am to 1 pm
- **Ends Monday, October 15, 2025, at 6 pm**

After Open Enrollment closes you cannot change your benefit enrollments or the dependents you have covered unless you have a qualifying life event that warrants a "Special Qualifying Event Enrollment" during the year.

OPEN ENROLLMENT ACTIVITIES

It's a **"passive"** Open Enrollment! You do not have to do anything but be informed about your options and log-in to eBenMesa to browse, **OR** if you want to make any changes for your **2026 health care coverage** or **enroll in flexible spending account plans for 2026**.

Open Enrollment is the **time to add or delete dependents** (or move from single employee only to eligible family or vice versa), enroll in or change medical, dental, vision care, flexible spending accounts (FSA accounts), supplemental life insurance or short-term disability plan options. You can also opt-out of programs if you no longer want or need that coverage. If you do not make any changes during Open Enrollment, current plan enrollments will roll over automatically to 2026 (except FSA, in which you must actively enroll for 2026), with some medical plan rate changes, detailed later in this Guide.

The Wellness & Benefits Expedition will be held at the Mesa Convention Center on October 2, 2025, from 8am - 1pm. Plan on attending if you need one-on-one assistance with eBenMesa enrollment processes. Take advantage of free flu shots, body composition testing, talk to benefit vendors, enjoy a free chair massage, check out City department booths, Employer Network booths and providers from the City's Health and Wellness Center and don't forget to catch a break at one of the food/beverage trucks outside on the plaza. You can also make appointments to visit M.O.M. Mammography or P.O.P. mobile vehicles for those all-important annual screenings that can be direct billed to your health insurance plan.

During Open Enrollment you can also visit the Employee Benefits Office at City Hall located at 20 E. Main Street, Suite 600, - computer kiosks and assistance available - or call 480-644-2299 or email benefits.info@mesaaz.gov.

For detailed information about healthcare and other benefit programs, including eligibility and coverage, exclusions and limitations, please refer to the City of Mesa 2026 Plan Document /Summary Plan Description ["Plan Document"] available at www.mesaaz.gov/benefits.

2026 BENEFIT PROGRAM HIGHLIGHTS

City of Mesa active employee benefit plans will continue in 2026 with the same administrators/vendors, plan design features and eligibility rules (plus some enhancements detailed below!). **Cigna** will provide medical plan network (Open Access Plus nationwide network), claims administration and customer services and behavioral health benefits; **MedImpact (MI)** for prescription drug benefits along with **PaidHealth Specialty Drug Advocacy Services**; **Delta Dental of Arizona** for dental plan services; **VSP** for vision care services and materials; **CompPsych** for Employee Assistance Program (EAP) services; **Navia Benefit Services** for FSA administration; **The Standard** for Life and AD&D insurance; and **UNUM** for Short Term Disability insurance. In addition, there are two voluntary benefit programs: Legal/ID Theft Services and United Pet Care membership program for pet care network/discounts.

Reminder: all City of Mesa active employee medical plan members (including covered family members) have access to the City's Employee Health and Wellness Center for primary and preventive care services and dermatology screenings free of charge for all covered members aged 2 and over (*unless under 2 "grandfathered in" at conversion to Premise Health administration*) at 15 S. Hibbert Street in Mesa and by telephone at 480-644-9355(WELL) for appointments.

Keep and use current medical, prescription drug and dental plan ID cards (unless you make plan changes in Open Enrollment, in which case you will need to update your ID card). If you need a new Cigna medical plan ID card beginning January 1, 2026, you have two options: go digital or request a new physical ID card. Your choice and you initiate: you may download the myCigna mobile app to stay connected with instant access to your health care data or you may visit your myCigna.com online account and click on ID cards in the upper right-hand corner of the site. Alternatively, you can call Cigna customer service at 1.800.244.6224 and request a new physical ID card after January 1, 2026.

2026 FLEXIBLE SPENDING ACCOUNTS (FSA)

- **Healthcare FSA: maximum election and rollover amount increases for 2026**
 - Annual election **maximum of \$3,300** in 2026, that can be used for reimbursement (or FSA debit card usage) for eligible out-of-pocket healthcare expenses incurred by the employee or any of their qualified dependents during the 2026 calendar year.
 - The maximum rollover amount of unused funds will **increase to \$660** for 2025 funds eligible to roll over into 2026 (providing you activate a Health FSA account for 2026).
- **Dependent Care Flexible Spending Account** limit increased to \$7,500 per household or \$3,750 if married but filing separately. No rollovers are permitted for Dependent Care FSA accounts. Reminder also, that Dependent Care FSA is for eligible children under age 13 (and dependent elder) day care/pre-school/before and after school expense reimbursements, **not** for healthcare expenses of these dependents.
- **Minimum annual election** for each of the Healthcare and Dependent Care Flexible Spending Accounts remains **\$100**.

PREMIUM RATE CHANGES FOR 2026

ACTIVE EMPLOYEE MEDICAL/PRESCRIPTION DRUG PLAN RATES PER PAY PERIOD (INCREASES!)			
	BASIC MEDICAL PLAN	CHOICE MEDICAL PLAN	COPAY MEDICAL PLAN
Single	\$9.00	\$89.00	\$133.50
Family	\$18.00	\$198.00	\$403.00
DENTAL PLAN RATES PER PAY PERIOD (NO CHANGES!)			
	PREVENTIVE CHOICE PLAN	DENTAL CHOICE PLAN	DENTAL CHOICE PLUS PLAN
Single	\$0.00	\$4.75	\$12.25
Family	\$3.00	\$17.00	\$57.00
VISION PLAN RATES PER PAY PERIOD (BASIC NO CHANGES - PLUS & PREMIUM INCREASES)			
	BASIC PLAN	PLUS PLAN	PREMIUM PLUS PLAN
Single	\$.50	\$2.83	\$4.78
Family	\$4.08	\$10.48	\$15.86

ENHANCED VOLUNTARY LIFE & AD & D COVERAGES

Maintained or reduced premium prices per age band with increased maximums (in \$50,000 increments) and guaranteed issue (GI) amounts to provide additional coverage for you, your spouse/committed partner, and/or your dependent children

- Employee - up to \$1 million insurance with GI up to \$300,000
- Spouse/Committed Partner - up to \$500,000 insurance with GI up to \$50,000
- Children - up to \$20,000 insurance and GI for all

KNOW BEFORE YOU ENROLL TO MAKE AN INFORMED CHOICE

- Benefits Guide - read through this Guide.
- Benefits Website - visit www.mesaaz.gov/benefits.
- Third-Party Administrator Websites - Cigna, MedImpact, Delta Dental, VSP, Navia etc. have dedicated websites/phone numbers at the end of this guide.

IMPORTANT REMINDERS

1. Remove dependents who are no longer eligible for coverage, or for whom you no longer want coverage including committed partners and/or committed partner child(ren).
2. Flexible Spending Accounts: enroll/elect during Open Enrollment or you won't have an FSA in 2026, and **you'll lose any unused 2025 funds eligible for rollover in your healthcare FSA.**
3. Review and update life insurance beneficiaries.
4. Update contact information in ESS.
5. If you don't make changes during Open Enrollment, you'll need to wait until next year or experience a life event eligible for a mid-year change.

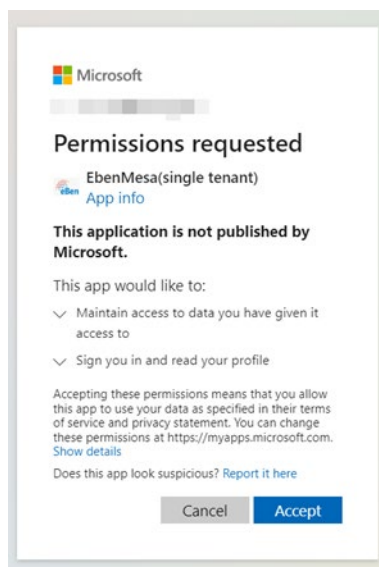
ONLINE ENROLLMENT PREPARATION AND EXPECTATIONS

1. UPDATE YOUR WEB BROWSER:

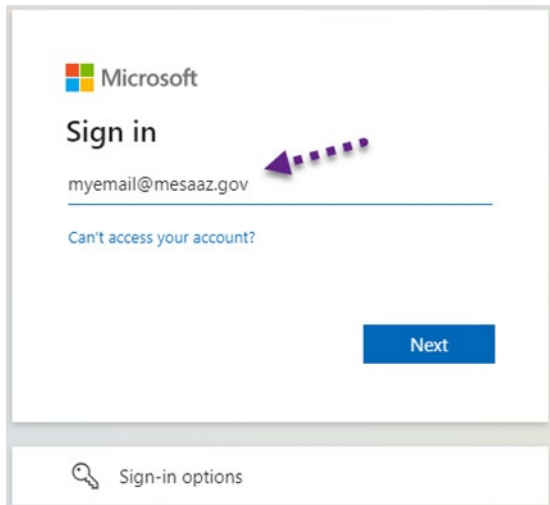
- Supported web browsers are Chrome, Edge, and Firefox.
- If you need to install a browser, search for it online and follow the download instructions.

2. ACCESSING eBenMesa FOR ONLINE ENROLLMENT:

Step 1 - When logging to <https://ebenmesa.mesaaz.gov/openenrollment> for the first time, you will receive this message from the eBenMesa application requesting permission. Click on 'Accept'.



Step 2 - Sign in with your City of Mesa Email



Microsoft

Sign in

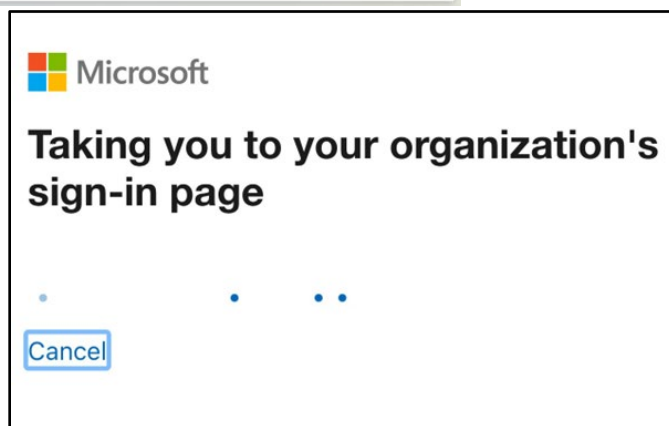
myemail@mesaaz.gov

[Can't access your account?](#)

Next

Sign-in options

A dashed purple arrow points from the email address field to the left, and another dashed purple arrow points from the right towards the next step.



Microsoft

Taking you to your organization's sign-in page

• • •

Cancel

Step 3 - Login through Okta, using your City of Mesa credentials.

Connecting to **Office 365**
Sign in with your account to access Microsoft Office 365





This is the first time you are connecting to mesaaz.okta.com from this browser

Sign In


Username
Ex. JSmith@imesaaz.gov


Password

☐ Remember me

[Need help signing in?](#)

Step 4 - Follow Okta's verify via push or enter code





Okta Verify ([redacted])


[Or enter code](#)


☐ Send push automatically


☐ Do not challenge me on this device for the next 15 minutes

[Back to sign in](#)

Powered by Okta [Privacy Policy](#)

TIME SENSITIVE now
 Did You Just Try to Sign In?
Near Phoenix, Arizona, United States





Okta Verify ([redacted])

[Or enter code](#)

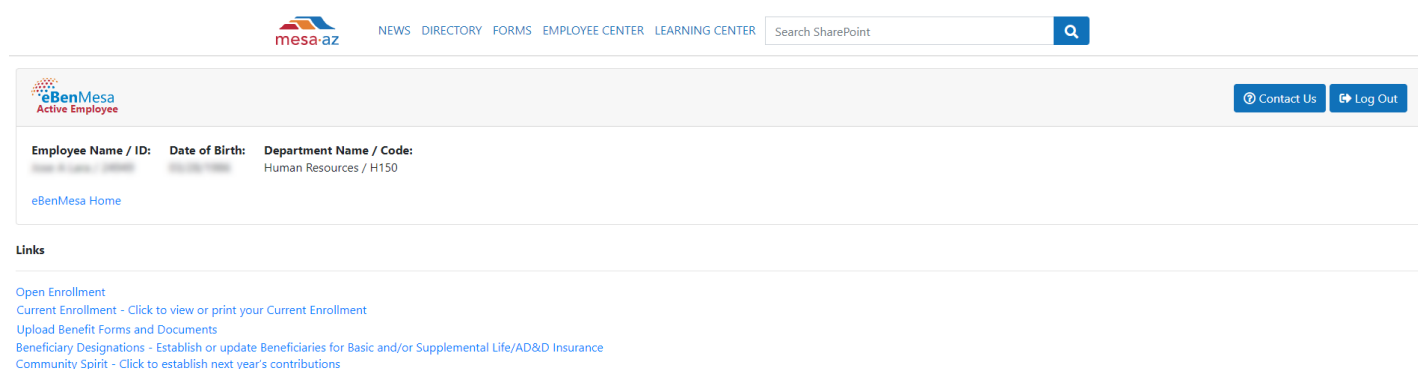
☐ Send push automatically

☐ Do not challenge me on this device for the next 15 minutes

[Back to sign in](#)

Powered by Okta [Privacy Policy](#)

Step 5 - Once Okta verification is complete, the Open Enrollment application will be available.



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eBenMesa Active Employee Contact Us Log Out

Employee Name / ID: Date of Birth: Department Name / Code: Human Resources / H150

eBenMesa Home

Links

Open Enrollment
Current Enrollment - Click to view or print your Current Enrollment
Upload Benefit Forms and Documents
Beneficiary Designations - Establish or update Beneficiaries for Basic and/or Supplemental Life/AD&D Insurance
Community Spirit - Click to establish next year's contributions

3. ENROLL ONLINE WITHIN THE OPEN ENROLLMENT TIME FRAME

- Login to the online enrollment tool, eBenMesa, using the link on the Inside Mesa Home Page located in the Employee Benefits and Wellness Center Info section, or;
- Login from anywhere using the link <https://ebenmesa.mesaaz.gov/openenrollment>.
- Your password is the same one you use to login to your city computer.
- Once logged in, review each tab, make changes if needed, and click on the SAVE & CONTINUE button on each tab whether you made a change or not.
- Make sure you finalize your changes by typing in your name EXACTLY as it appears in the signature area, read the dependent eligibility attestation section, click finalize, and save/print your Enrollment Summary. If you save/print your enrollment summary and a DRAFT watermark appears, you have not finalized your enrollment.
- You may reconsider your options and make changes multiple times within the Open Enrollment period. Make sure you finalize and save/print your Enrollment Summary each time you login and review your enrollment.

4. CONFIRMATION EMAIL AND REQUIRED DOCUMENTATION

- If you successfully finalize your enrollment, you will receive an email with the subject line "Your Open Enrollment Benefit Elections Have Been Submitted."
- If you add dependents, the email will request that you provide required verification documentation so that dependent enrollments are finalized. Provide required documentation (upload or physical) before Open Enrollment ends to ensure coverage for your newly added dependents.
- Current social security award determination (or documentation that proves eligibility for such) for adult *disabled children*



All notices and additional information can be found on the City of Mesa website at <https://www.mesaaz.gov/government/employee-benefits>

CONTACTS

<u>Administrator</u>	<u>Customer Service</u>	<u>Web Portal</u>
Cigna	800-244-6224	www.mycigna.com
The Standard	800-378-2395	www.standard.com
MedImpact	866-387-3537	www.medimpact.com
PaydHealth	877-869-7772	
Delta Dental	602-588-3981	www.deltadentalaz.com
Vision Service Plan (VSP)	800-877-7195	www.vsp.com
Navia Benefit Solutions	800-669-3539	www.naviabenefits.com
ComPsych	866-519-7415	www.guidanceresources.com
LegalShield/IDShield	480-695-0501	www.legalshield.com/info/cityofmesa
United Pet Care	877-872-8800	www.unitedpetcare.com