

OPEN ENROLLMENT

2026-2027

*Health Insurance, Flex Program, 403b Retirement
Savings/Investment Plan*

May 1st thru May 31st

Coverage begins July 1st

Flex Plan

- *A Medical or Dependent Care plan is a pre-tax payroll deduction. Employees enrolled contribute tax-free dollars into an account that can be used throughout the year on qualified medical, dental, vision, or qualified dependent care expenses - reducing out-of-pocket costs.*
- *You can only enroll at the time of hire or open enrollment unless you have one of the following family status changes:*
 - *Marriage/Divorce*
 - *Birth/Death of spouse or dependent*
 - *Spouse's employment commenced/terminated*
 - *Status change from full-time to part-time or part-time to full-time by employee or spouse*
 - *Unpaid leave of absence by employee or spouse*
 - *Employment termination*
- *You cannot change or revoke this agreement during the plan year, unless you have a change in family status as set forth in the Summary Plan Descriptions.*

MEDICAL

Max Election \$3,400

10 Months – Based on 21 pays

12 Months – Based on 26 pays

Applicable medical expenses must be incurred by June 30th. You have 60 days from June 30th to submit for reimbursement.

You can roll over \$660.00 into the next plan year as long as you re-enroll in the plan. If you do not re-enroll you forfeit any remaining monies.

You must sign up for your balance to roll over to the next plan year. If you do not sign up your left-over monies will be forfeited.

Dependent Care

Max Election \$7,500 (\$3,750 if Married filing separately)

10 Months – Based on 21 pays

12 Months – Based on 26 pays

Allowable dependent care expenses must be incurred by June 30th. You have 60 days from June 30th to submit for reimbursement.

Dependent Care cannot be carried over to the next plan year

HOW TO ENROLL

Enroll online from May 1st thru May 31st at the following link:

<https://benetech.lh1ondemand.com/>

Existing members use your current logon and password. If you do not know your member logon please email: mcdonaldk@hudsoncsd.org

New members use group registration code: BEI-0719

If you are currently enrolled you must sign up to participate for the 2026-2027 school year

403b PLAN

Good way to save for retirement, typically money goes in tax free so your contributions may have less tax taken out. Of course, if you expect to be in a higher tax bracket in retirement, then a 403(b) may not be a good option for you.

Contributions to a 403(b) plan are deductible on your federal income taxes. The money comes out of your gross salary and goes directly into the 403(b) plans, untaxed. This cuts down on the income tax you owe for that year based on your top marginal tax rate.

Earnings and gains on amounts in your 403(b) account aren't taxed until you withdraw them.

Please be sure to consult with your financial advisor or accountant

2026 Calendar Year Limits

\$24,500 is maximum contribution under the age of 50

\$32,500 is maximum contribution for those over 50 as catch-up contributions

Participating Providers

Please go to the following link:

[Omni 403b HCSD](#)

We also offer one 457b Plan

NYS Deferred Compensation (457b plan)

When can you Enroll?

You can sign up with any participating providers listed any time.

Please contact Kelly McDonald in the Payroll office with any questions regarding Open Enrollment.

Email: mcdonaldk@hudsoncsd.org Phone: Ext. 2116