

It's Open Enrollment time again for 2026!

This year is a PASSIVE enrollment. This means that if you do not wish to make changes to your current plan, you do not need to complete the Workday task. **However**, with several of our current benefit lines moving to Principal, we encourage your engagement and participation! We are encouraging employees to attend one of the Toledo or Findlay campus meetings with our broker, Savage & Associates in order to have up-to-date information. **We also ask that you please consider going into Workday to confirm and/or update your beneficiaries and review the full details and pricing for your benefits with Principal. We want to be sure you are fully informed before making these very important decisions.**

- **Supplemental Life** (employee, spouse, child) – **This is a one-time opportunity, unless you have a qualifying life event. You can enroll or increase current coverage with NO medical questions, up to guaranteed amounts).**
 - Employees under age 70 can enroll up to \$250,000.
 - If employee is enrolled, spouse can enroll up to \$50,000 and children under age 26 can be enrolled for up to \$10,000 (dependent benefit cannot exceed employee benefit).
 - You and your spouse can apply for amounts over those guaranteed by providing proof of good health.

- **LTD (long term disability)** – **One time option to enroll with NO medical questions; to enroll at any time in the future, you will have to provide proof of good health.**
 - The LTD benefits are income protection or paycheck insurance– If you are unable to work due to an illness or injury, benefits begin after 90 days. For employees without long term protection, consider how you would pay your bills if the unexpected happens.

(Please refer to benefit summaries and certificates for full benefit details)

Open Enrollment dates:

Begins: Monday, February 23, 2026, at 9:00am

Ends: Wednesday, March 4 2026, at 11:59pm

Open Enrollment Information Meetings:

Findlay - Room FCE 111:

- Wednesday 2/25 – 9:00 am to 11:00 am
- Thursday 2/26 – 1:30 pm to 3:00 pm

Toledo – Room VE 201 (Veteran’s Hall):

- Wednesday 2/25, 2:00pm – 4:00pm, evening session is 5:00pm to 6:30pm (*reservation requested)
- Thursday 2/26 – 9:00 am to 11:00 am

Virtual Meetings -

- Friday 2/27 – 1:00 pm-3:00 pm
- Tuesday 3/3 – 10:00 am -12:00 pm

Walk-In Sessions with HR - Toledo Room VE201:

- Monday 02/23 from 1pm to 4:00 pm
- Monday 3/2 from 10:00am -2:00pm
- Wednesday 3/4 from 9:00am – 12:00pm noon

Please send any questions to benefits@owens.edu

*Please send an RSVP for the Toledo evening session on 2/25/2026, so we know to expect you to benefits@owens.edu!

A few items to note this year:

1. HR is requesting that all employees check their beneficiaries to make sure they are up to date.
2. If you choose not to make changes this year, you are still highly encouraged to attend one of the in-person or virtual meetings with the broker. We are launching several new lines of coverage this year that will include special exceptions for the first enrollment period. **You don’t want to miss this!**