



Rally House Open Enrollment FAQ – 2026

General Information

Q: When is Open Enrollment?

A: November 3–18, 2025. Elections made during this period will be effective January 1, 2026.

Q: What is passive enrollment?

A: If you're happy with your current elections, you don't need to do anything—your benefits will roll over **except** for HSA and FSA elections, which must be re-elected annually.

Q: What is a Qualifying Life Event (QLE)?

A: Events like marriage, divorce, birth/adoption, loss/gain of coverage, or aging off a parent's plan. You must notify HR within **30 days** to make changes.

Medical Plans

Q: What medical plans are available?

A: Four plans through Cigna:

- \$5000 HDHP (HSA eligible)
- \$2500 EPO (no out-of-network benefits)
- \$5000 PPO
- \$2500 PPO

Q: What is Garner and how does it work?

A: The Garner Health app helps you find top-rated network providers. If you search and later use a Garner-approved provider, Rally House reimburses up to:

- **\$1000** for individuals
 - **\$2000** for families
- This reduces your deductible and out-of-pocket max.

Q: Are preventive services covered?

A: Yes, all plans cover preventive care at **100%**.

Q: Do prescriptions count toward the deductible?

A: Yes, for HDHP and EPO plans. PPO plans have copays.

Q: How do I find prescription costs?

A: Use the **Cigna Drug Pricing Tool** or **GoodRx** for estimates.

 **HSA & FSA**

Q: Can I keep contributing to my HSA if I drop Rally House insurance?

A: No. You can keep the account and use existing funds, but you must be enrolled in a qualified HDHP to contribute.

Q: What are the 2026 contribution limits?

- **HSA:** \$4,400 (single), \$8,750 (family)
- **FSA (Healthcare):** \$3,400
- **FSA (Dependent Care):** \$7,500

Q: Does Rally House contribute to HSAs?

A: Yes!

- **Employee/Spouse or Employee/Child:** \$520
- **Family:** \$1040

Q: What's the difference between HSA and FSA?

- **HSA:** You own it, funds roll over, can invest, flexible.
 - **FSA:** Use-it-or-lose-it (with \$680 rollover), funds available Jan 1, less flexible.
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 **Dental &  Vision**

Q: Who are the carriers?

- **Dental:** Cigna
- **Vision:** Mutual of Omaha using EyeMed network

Q: Does dental include orthodontics?

A: No.

Q: How often can I get glasses?

A: Frames are covered every **24 months**, exams every **12 months**.

Q: Will I get ID cards?

A: No physical cards for dental or vision. Use your **SSN** or download from the member portal.

Life, Disability & Supplemental Benefits

Q: What life insurance is provided?

A: Rally House provides **\$10,000** basic life insurance.

Q: Can I buy more life insurance?

A: Yes. Up to **\$200,000** with no medical questions during this open enrollment.

Q: What is disability insurance?

A: Protects your income if you're unable to work:

- **Short-Term:** 60% of weekly earnings, up to \$1,250/week
- **Long-Term:** 60% of monthly earnings, up to \$7,500/month

Q: What are accident and critical illness policies?

A: New optional benefits that pay **cash directly to you** for covered events like fractures, burns, cancer, stroke, etc.

Mental Health & Travel Assistance

Q: What mental health resources are available?

A: The **Employee Assistance Program (EAP)** offers:

- 3 free in-person visits
- Unlimited phone support
- Legal, financial, and emotional counseling

Q: Is there travel assistance?

A: Yes. Mutual of Omaha provides **worldwide travel support** and **identity theft protection**.

Tools & Support

Q: How do I enroll?

A: Use **Employee Navigator**. If you forget your password, use the reset link. Company identifier: **Rally House** (case-sensitive).

Q: Who can help me choose a plan?

A: Contact:

- **Benefits Team:** benefits@rallyhouse.com
- **Enrollment Support:** enrollmentsupport@bukaty.com