



2026 Open Enrollment Frequently Asked Questions (FAQ)

SimplePay:

1. Will I get a new ID card?
 - a. Yes, your new card will indicate a copay is required at time of service and will include tiering copays. Expect this to be mailed to you prior to the start of your upcoming year.
2. Can I still go to the doctor this year (2025) and pay nothing at the time of service?
 - a. Yes! Financing (receiving a bill in the mail from SimplePay will be available through the end of your plan year.
3. What happens if I go to the doctor in December, will I receive a statement in January 2026?
 - a. Yes, Paytient will continue to finance claims for services you received in 2025, including those 2025 claims processed in 2026. You will continue to receive a statement until your balance is paid in full and any outstanding claims from 2025 are processed.
4. How do I pay my balance/SimplePay bill if I still have a balance in 2026?
 - a. You'll keep receiving statements and can pay outstanding balances through the member portal as usual.
5. Where can I find the SimplePay Summary Booklet for 2026?
 - a. You can find this housed on the medical page of Benefit's website or directly [here](#). Note, no copays were increased. There were some that decreased though.

FSAs:

1. If I put \$250 into a Medical FSA Immanuel will match \$250, correct?
 - a. Yes 😊
2. Can I change the amount I contribute to my FSA throughout the year?
 - a. No, unfortunately with FSAs you need an IRS Qualifying event to change midyear. I.e birth of child, marriage, loss of coverage, etc.
3. Will the dollars Immanuel matches be available 01/01/2026?
 - a. Yes, the dollars you elect for a medical FSA and the dollars Immanuel puts in become available 01/01/2026 for 2026. So, let's say you elect \$1,000 and Immanuel, puts in \$250. Then you will have \$1,250 on 01/01/2026 to use for 2026.
4. Will this match count towards my F.S.A. limit?
 - a. No, for FSA medical only, what Immanuel puts in does not count towards the IRS limit. So, you can personally contribute a max of \$3,400. FSA are nontaxable dollars.