2027 OPEN ENROLLMENT

NOVEMBER 16-December 1, 2026

Elected plans are effective January 1, 2027

WHAT IS CHANGING FOR 2027?

IRS Mandated HSA Plan Deductible Increase: $3,500 single / $6,000 family | IRS Maximum HSA Contributions: $4,500 single / $9,000 family

WHAT YOU CAN DO

Enroll, update or confirm your current elections

Update FSA/HSA elections

Review Voluntary Life Insurance

- Carrier: MetLife
- Full-time employees may elect a $10K incremental increase up to the $150,000 guaranteed-issue amount
- If electing the Voluntary Life for the first time outside of New Hire Enrollment, a Statement of Health is required

Add or remove dependents

NEXT STEPS

Attend the Open Enrollment Meeting

Monday, November 9, 2026 at 10

Watch for an email to register with Employee Navigator, the **New** Benefit Administration System, and make your benefit elections online:

https://www.employeenavigator.com/benefits/account/login

Visit the Oswald Benefits Website for ALL Benefit Materials including Benefit Summaries & Flyers. Use the following link to access for yourself or dependents:

mycityofbrooklynbenefits.com

QUESTIONS?

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NEW OPEN ENROLLMENT PROCESS

Use Employee Navigator to make your 2027 benefit elections online. Watch your email for registration instructions.

Review your elections carefully and complete enrollment by December 1, 2026.