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Benefits Updates | November 10, 2025

Key Reminders Regarding 2026 Benefits

⇒ **Open Enrollment Changes and Deductions:**

- The [Open Enrollment](#) period for the State Group Insurance ended on Friday, October 31, 2025. Changes made during Open Enrollment will take effect on **Thursday, January 1, 2026**.
- Benefit plan premiums are due one month in advance. Deductions for January 2025 coverage will begin with paycheck dated **Friday, December 12, 2025**.
- Deductions for 2026 [Flexible Spending Accounts](#) will begin with the paycheck dated **Friday, January 9, 2026**.
- Effective January 1, 2026, Metropolitan Life Insurance (MetLife) will become the new provider for the State of Florida's Basic Life and Optional Term Life.

⇒ **Evidence of Insurability and Action Required for Supplemental Plans:**

- **Aflac Cancer/Intensive Care Plans:** New enrollees of [Aflac Cancer and/or Intensive care plans](#), are reminded to contact the [designated representative for Capital Insurance](#), Mariam Spaulding (mariamspaulding@capitalins.com), for instructions on action required to complete their supplemental coverage plan enrollment.
- **Optional Life Insurance:** Participants requiring [evidence of insurability](#) for newly elected or increased [optional life insurance](#) coverage must submit their document(s) directly to MetLife. Please fax or email the evidence of insurability to MetLife at Fax: 859-225-7909 or Email: SOHSubmissions@metlife.com. New coverage levels will begin only after MetLife has reviewed and approved the evidence of insurability. For questions, call MetLife directly at 844-222-9104.

⇒ **Dependent Eligibility Verification Reminder:**

- People First conducts [on-going dependent eligibility verification audit](#) on all employees with newly added dependents. This process applies to new hires, marriages, births, and other life events during the year as allowed by a qualifying status change (QSC) event, including during the annual open enrollment period. **All enrollees who add new dependent(s) during these events will receive the documentation request.**
- To avoid coverage interruption for applicable dependents, the employee must review the [Dependent Eligibility Verification](#) information and provide appropriate documentation in a timely manner. For questions, contact the **People First Service Center** directly at **866-663-4735**.

FIU 403(b) Voluntary Retirement Plan Contributions | Extended Winter Holiday Schedule

In light of FIU's extended winter holiday schedule, the university will be closed for official business from **Tuesday, December 23, 2025, through Friday, January 2, 2026**.

Please note the adjusted deadlines for submitting salary deferral changes for the **FIU 403(b) Voluntary Retirement Savings Plan** through the [Retirement@Work®](#) portal:

- **Paycheck of November 26, 2025:** Changes must be submitted by Sunday, November 16, 2025.
- **Paycheck of December 12, 2025:** Changes must be submitted by Tuesday, December 2, 2025.
- **Paycheck of December 26, 2025:** Changes must be submitted by Sunday, December 14, 2025.

Plan participants are encouraged to review and make any necessary adjustments to ensure their plan contribution changes are processed on time. For assistance in determining your contribution amounts and financial expectations, please contact your [financial representative](#). To view **FIU's Payroll Calendar**, visit: [FIU Payroll Calendars and Schedules](#).

Questions? Contact Benefits Administration at benefits@fiu.edu.