

I ♥ MY PANTHERBENEFITS

FIU Human Resources

Phone: (305) 348-2181 • Email: benefits@fiu.edu • Website: hr.fiu.edu/benefits

Benefits Updates | January 5, 2026

Address Review & Emergency Contact Reminder

Ensure you receive updates on your State-Sponsored Benefits by maintaining accurate contact information in PantherSoft. Review and update your mailing address, personal email, and phone numbers. **If your address has changed, promptly update it in PantherSoft self-service**.
In addition, you are encouraged to review and keep your **emergency contact** details current in PantherSoft. It is important to provide an emergency contact and keep this information up to date in PantherSoft through the *Personal Details* tile and selecting "Emergency Contacts".

Key Reminders Regarding 2026 Benefits

⇒ Deductions for January 2026 coverage began with the paycheck of 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.

Reminders Regarding your Spending Accounts

Important deadlines and helpful resources for **2025 Healthcare FSA** and **Limited Purpose FSA Plans:**

- Remember it's *"use it or lose it!"* – the last day to incur eligible expenses for the 2025 Plan Year was **December 31, 2025**. After December 31, 2025, up to $660 of unused funds will carry over to the following plan year.
- Submit claims by the filing deadline of April 30, 2026, for expenses incurred by December 31, 2025.
- For more details, refer to the 2025 Savings & Spending Accounts Guide. For account assistance, contact **Chard Snyder directly at 855-824-9284** or FloridaAskPenny@chard-snyder.com.

Last Chance to Enroll in Group Whole Life Insurance through Gabor Financial Solutions

FIU employees have until **Friday, January 9, 2026**, to enroll in **Group Whole Life Insurance** through Gabor Financial Solutions.

- Employees may apply for up to **$100,000 of Guaranteed Issue coverage** by answering a few simple questions.
- For plan details, eligibility, and enrollment process with Gabor Financial Solutions, visit: FIU Special Open Enrollment for Group Whole Life Insurance.

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