

Annual Enrollment Preparation Checklist and Reminders

Get Ready!



To get ready for enrollment take these steps:

- ☐ **Mark your calendar.** Enrollment starts November 3 and ends November 14, 2025.
- ☐ **You must actively select medical coverage during Annual Enrollment, or you (and your dependents) will NOT have Ricoh medical coverage in 2026.** *Even if you are currently enrolled in Ricoh medical coverage, you must make an active medical election by November 14, if you want to be enrolled in Ricoh medical coverage in 2026. Please be aware that IBC and Geisinger have chosen not to participate in 2026. You must choose a new medical carrier.*
- ☐ **You must also make an active election** if you want to participate in the Health Savings Account (HSA), Flexible Spending Accounts (FSAs), or Vacation Purchase Program (VPP).
- ☐ **Do some research.** Before you enroll, visit the [Make It Yours](#) website to review 2026 changes and compare your options, and read the HR Updates on the Annual Enrollment site on RWorld.
- ☐ **Decide how you want to enroll and make sure you can log in.**
 - To enroll online, go to [Your Benefits Resources™ - YBR](#). If you've forgotten your User ID or password, click "Forget User ID" and/or "Forgot Password" and follow the prompts.
 - Access YBR by downloading the Alight Mobile app from your app store.
 - To enroll by phone, call 1.800.953.2526 (8 a.m.-4 p.m. CST, Monday-Friday).
 - Elections listed on your YBR Annual Enrollment page as of **November 14, 2025**, will go into effect on **January 1, 2026**, even if you do not click on the submit button on the election page.
 - Need additional assistance? You can schedule an appointment to speak to a Benefits Express representative. Just click on the "Need Help with Annual Enrollment?" tile on the YBR Annual Enrollment Welcome page.
- ☐ **Gather your dependents' information.** If you are adding coverage for any dependents, you'll need their Social Security number to complete the enrollment. Additionally, you will be asked to provide documentation that verifies your dependent meets the eligibility criteria (for example, a birth certificate for a child).
- ☐ **Prepare for a new carrier.** Utilize the transition worksheets if you move to a new carrier ([Prescription Drug Transition](#) & [Transition of Care Worksheets](#)). You can also reach out to the [carriers directly](#) with questions.

Utilize the tools on YBR to search for providers, compare prices and options, and to understand how your prescriptions could be impacted by different carrier rules.



Don't Forget!

Some Enrollment Reminders:

- **Actively enroll in medical coverage.** You must make an active election if you want Ricoh medical coverage for you and your dependents in 2026.
- **Review your personal profile.** To ensure important communications reach you, and your rates for coverage are calculated correctly, review your personal profile on YBR and update your information and preferences, if needed. Visit “Your Profile” in the upper right corner of each page.
- **Review your beneficiaries.** To ensure your accounts are distributed in accordance with your wishes in the event of your death, make sure your beneficiary information is current. Go to “Your Profile” in the upper right corner of each page and from the drop-down menu, choose “Beneficiaries.”
- **Recent Hire?** Make sure you completed a 2025 and a 2026 enrollment. If you were hired during Fall 2025, please make your **2025** benefit elections first. After you complete your 2025 enrollment, enroll in your 2026 benefits, which you can do as soon as you’ve completed the 2025 enrollment process. You don’t need to log out—just navigate back to the home page to enroll.
- **Check your confirmation statement.** After you enroll, you’ll receive a confirmation of your enrollment emailed to your YBR Secure email. Make sure your 2026 elections are correct.
- **Review your pre-tax account contributions.** Make sure they accurately reflect your elected per pay period deduction and the account(s) you plan to utilize.
 - Remember that the [Dependent Care Flexible Spending Account \(FSA\)](#) can be utilized to reimburse you for qualified dependent care expenses such as daycare and camp.
 - If you enrolled in the Bronze Plus or Silver medical option, consider making an [HSA contribution](#). The HSA has a triple tax advantage and can be a powerful savings vehicle.
 - Make sure you understand the difference between the [HSA and the Health Care FSA](#).



**Call Benefits Express at 1.800.953.2526
between 8:00 a.m. and 4:00 p.m. CT,
Monday through Friday.**