



**Metropolitan
Transit
System**

Memorandum

DATE: September 26, 2025
TO: All Benefits Eligible Employees
FROM: Brendan R. Shannon, Director of Human Resources
SUBJECT: 2026 Benefits Open Enrollment

Open Enrollment: October 1 – October 31, 2025

Open Enrollment is your once-a-year chance to enroll in or update your benefits. Any changes you make will take effect **January 1, 2026**. Outside of this window, changes are only allowed for qualifying life events (such as marriage, birth of a child, etc.).

Key Info at a Glance

- **No changes** to health, dental, or vision plans. If you're happy with your current coverage, no action is needed.
- **Flexible Spending Accounts (FSAs):** Eligible employees must re-enroll each year to continue participation in the Health Care or Dependent Care FSA.
 - The 2026 limit for the Dependent Care FSA will be increasing to \$7,500.
 - The 2026 limit for the Health Care FSA (\$3,300 in 2025) has not been released yet. If you elect \$3,300 during Open Enrollment and the IRS later announces a higher limit, HR will contact you with the opportunity to adjust your election accordingly.
- **Pharmacy Benefit Manager Change:** If you're enrolled in a Blue Shield medical plan, your prescription coverage will move from Express Scripts to Navitus Health Solutions starting January 1, 2026. More detailed information will be sent separately to affected employees.

Resources

Visit sdmts.com/human-resources for your benefits guide and a short video overview of available benefits. We'll also share reminders by email, text, and breakroom postings.

Enroll Online in MyADP

All enrollment is paperless and completed in **MyADP**—on the web, in the ADP Mobile App, or at kiosks in the HR lobby and most breakrooms.

Steps to Enroll

1. Log in at my.adp.com or open the ADP Mobile App
2. Select **Annual Enrollment** from the Benefits menu
3. Update dependent/beneficiary information and choose your benefits
4. Review and confirm your elections, and save your confirmation statement for your records.
5. Email required documents (e.g., birth/marriage certificates, opt-out proof) to maggie.gunderson@sdmts.com

Note: Reminder emails will be automatically sent by ADP if you do not log in to confirm your elections.

For MyADP help, contact HR at **619-557-4598** or jobs@sdmts.com.

Beneficiary Designations

Open Enrollment is a great time to review your life insurance beneficiaries. Beneficiaries can be updated at any time in MyADP, and you are encouraged to check them at least once a year.

Need Help? Walk-In Enrollment Workshops are Available!

<u>Dates</u>	<u>Time</u>	<u>Location</u>
Monday, October 6, 2025	1:00 PM to 3:30 PM	IAD Bus Operators Breakroom
Tuesday, October 7, 2025	1:00 PM to 3:30 PM	KMD Bus Operators Breakroom
Friday October 10, 2025	1:00 PM to 3:00 PM	Mills Building - 9 th Floor HR Conference Room
Tuesday, October 14, 2025	1:00 PM to 3:00 PM	Building C - Trolley Lunch Room
Friday, October 17, 2025	12:00 PM to 1:30 PM	Building A - Trolley Yard
Monday, October 20, 2025	1:30 PM to 3:30 PM	Building B - Trolley Facilities Lunchroom
Wednesday, October 22, 2025	10:00 AM to 1:00 PM 2:00 PM to 3:30 PM	KMD Bus Operators Breakroom KMD Mechanics Storeroom
Wednesday, October 29, 2025	10:00 AM to 1:00 PM 2:00 PM to 3:30 PM	IAD Bus Operators Breakroom IAD Mechanics Storeroom
Thursday, October 30, 2025	9:00 AM to 11:30 AM	Mills Building - 9 th Floor HR Conference Room

Contact the Benefits Team

We're here to help with any questions and available to schedule one-on-one appointments:

Maggie Gunderson 619-557-4517 Maggie.Gunderson@sdmts.com	Julie Oleson 619-557-4559 Julie.Oleson@sdmts.com
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