

Annual Open Enrollment Guide How to Complete Your Enrollment

Enrollment Period: November 3 to 17, 2025*

*Unless other specific arrangements have been made

This guide will walk you through the steps to complete your open enrollment using the LSSU [Open Enrollment webpage](#)

General Guidelines

- Open Enrollment is for all benefit-eligible employees
- Open Enrollment changes are effective January 1, 2026
- Flexible Spending Account Choices (FSA) must be elected every year; current elections do not roll over to next year
- When emailing documents, please scan and email (photos of forms are difficult to read and cut off important information, and may delay processing, be processed inaccurately, or not processed at all)
- Send enrollment forms to [HR at LSSU](#) email address; an email will be sent back to you confirming receipt (if you do not receive a confirmation within 48 hours, please contact HR)
- If you are adding dependents, you must include appropriate documentation, such as a marriage license or birth certificate

Step-by-Step Instructions

1. Go to the Open Enrollment webpage

Visit the 2026 LSSU [Open Enrollment webpage](#)

2. Find your employee group section

Scroll down to locate your group:

- Administrative Professional (AP)
- Educational Support Personnel (ESP)
- Faculty
- Retiree COBRA (Retiree HSA contributions are the responsibility of the retiree; there are no LSSU HSA contributions for retirees.)

3. Review your group's plan options

- Options are to enroll in coverage, waive coverage, and (if eligible) opt out of coverage.
- Click on the "Benefits at a Glance" or "Benefits Summary" documents to review plan options
- Review the formulary documents if you take prescription medications
- Watch the educational videos if you need help understanding plan differences

4. Download your enrollment forms

Scroll to the forms section for your employee group and download:

- M/D/V enrollment form (medical, dental, vision)
- FSA form (if participating)
- HSA form (if enrolling in an HD plan)
- Aflac voluntary insurance form (if desired)
- Supplemental life insurance form (if desired)

5. Complete your forms

- Fill out each form completely
- Select plan options if selecting coverage (or indicate waive or opt out, if not selecting coverage)
- Double-check to make sure all information is included
- Sign and date all forms
- Make copies for your records

(Please know, incomplete forms may delay processing or may result in the inability to process enrollment choices.)

6. Submit your completed forms

- Email all completed forms to: humanresources@lssu.edu
- Deadline: November 17 (unless specific other arrangements have been made)

Need Help?

- Attend a Q&A session:
- Check the webpage for scheduled on-campus and virtual sessions
- Watch the videos: Educational videos are available on the webpage
- Contact HR: (906) 635-2213 or humanresources@lssu.edu
- Contact The Pool (benefits broker): Contact information is [available on the webpage](#)

Important Reminders

- ☐ Check all forms to make sure they are complete
- ☐ Sign and date every form
- ☐ Submit all forms by November 17
- ☐ Keep copies for your records
- ☐ If you take medications, review the new formulary documents
- ☐ FSA enrollment is required every year (does not auto-renew)
- ☐ Faculty medical, dental, and vision will roll over; if changes are desired, they must be elected during Open Enrollment; an active election must be made to waive or opt out; FSAs must be actively elected
- ☐ ESP medical/dental/vision options are currently being negotiated; an active election must be made to waive or opt out; FSA must be actively elected
- ☐ AP employees must actively enroll in medical/dental/vision; an active election must be made to waive or opt out; FSAs must be actively elected