# **TRANSFORM**CO

## 2026 New Plan Year Benefit Reminders

Now that Annual Enrollment has ended you might be wondering what's next. Below are a few reminders and thoughts on how you can ensure a smooth benefit transition into the NEW YEAR!

## **Dependent Verification**

If you added a dependent to one or all of your health plans during annual enrollment, you will want to follow-up with Benefits Center Member Support as soon as possible. Please keep in mind your dependents do not have coverage until supporting documents have been provided and reviewed.

#### Beneficiary

Did you remember to check your beneficiary? Maybe there was something you needed and promised yourself you'd get back to it... Now is that time! Make sure you have beneficiaries on file.

#### Sign-Up / Register with Carriers

There are so many perks and resources available with each carrier at no additional cost to you! In most cases you need to be an active participant of the plan in which the carrier supports, however there are instances where anyone can take advantage.

Do not let these valuable benefits go to waste. Make sure you are taking full advantage of your benefits by registering with each of your carriers – it's that easy!

## **Insurance ID and Spending Account Cards**

Depending on your benefit selection or changes, you may require a new insurance card. Typically, insurance cards are mailed between early to mid-December – right when we are in the busiest mail season. To avoid not having your insurance card prior to January 1, 2026, here are a few things you can do:

- Many carriers will allow you to print or download member ID cards through their site. Go directly to the carrier site, register if you haven't registered already, and search for instructions on how to download or print a member ID card.
- Many carriers have mobile apps available for your convenience. Nearly all mobile apps have the capability to pull up your member ID card directly from the app.

#### **Deductions**

It is important that you review your paystub at the beginning of the next year to ensure the benefit selections you made are being deducted from your pay as expected. You can easily do this by comparing your enrollment confirmation statement against your first paycheck in 2026.

#### Questions

The Transformco Benefit Center toll-free at 888-887-3277, 7 a.m. to 7 p.m. Central Time, Monday through Friday