

2026

Open Enrollment Highlights



It's time to enroll in benefits for the 2026-2027 plan year!

Open Enrollment is Thursday, October 1 – Tuesday, October 13, 2026

Annual Open Enrollment is your once per year opportunity to make changes, renew, waive, or enroll in STARR's benefit plans. Annual Open Enrollment occurs every year for benefits effective November 1, 2026 through October 31, 2027.

ACTIVE OPEN ENROLLMENT

STARR is holding an **ACTIVE ENROLLMENT**, which means you will be **REQUIRED** to re-enroll to maintain benefit coverage. **The enrollment process MUST be completed via the online enrollment system [MyADP.com](https://myadp.com) by October 13th if:**

- You are changing your current coverage
- You wish to add/terminate dependents from your benefits coverage
- You are enrolling in benefits for the first time
- You are currently enrolled and you choose to waive or continue current benefits

NOTE: If electing to not participate in coverage, you must complete a waiver explaining a reason for not electing coverage.

REMEMBER: If not you not make an election during Open Enrollment, you will not have coverage effective November 1, 2026.

HOW TO ENROLL/MAKE CHANGES

1. Use your Username and Password to log in to **[MyADP.com](https://myadp.com)**. First time users will need to register:
 - Click on **Register Now**
 - Enter registration code: **starrrest-starrrest**
 - Enter your **Name, Employee ID Number, Birth month and day**
 - Enter your **Name, Email Address, and Phone Number**
 - Create a **Username and Password**
2. From the Dashboard, click the **Benefits tab** on the left side of the screen
3. Click the **Enroll Now** button
4. Add or Review any Dependents & Beneficiaries, click Next to continue to review benefit offerings
5. Select your benefits; you **MUST** select/decline coverage for each of the benefit options

NOTE: Be sure to check off the dependents you want to add for each benefit
6. Once **all** options have been elected or waived, click **Next: Confirm Elections** and save/print your Confirmation Statement.

Have a Question?

For login/enrollment related issues, please contact **benefits@starr-restaurant.com**.

2026-2027

Benefit Highlights



STARR will continue to offer the same benefit carriers for the 2026-2027 plan year. While most of your benefits will remain the same, there are a few important changes to keep in mind as you review your coverage.

MEDICAL & PRESCRIPTION DRUG

Your medical and prescription drug benefits will continue to be administered by Independence Blue Cross. The following changes will be effective November 1, 2026:

- The Bronze and Silver plan designs will change
 - **NOTE:** Members enrolled in the Bronze and Silver plans will be receiving a new Medical & Prescription Drug ID card for the 2026-2027 plan year
- Employee contributions will also be increasing for all Medical/Rx plans due to rising healthcare costs.

For details about the plan changes and your coverage options, please review your benefits guide or visit BenePortal at starrbeneportal.com.

DENTAL

Your dental benefits will continue to be administered through Cigna, with no changes to the dental plan designs for the 2026-2027 plan year. Employee contributions will be increasing for each dental plan effective November 1, 2026.

VISION

Your vision benefits will continue to be administered through VSP. The plan now includes VSP LightCare, allowing enrolled employees and dependents without prescriptions to use their coverage for a fully covered eye exam and ready-made non-prescription sunglasses or blue light filtering glasses. Employee contributions will increase slightly for the 2026-2027 plan year.

SPENDING ACCOUNTS

The flexible spending accounts and commuter benefits will continue to be administered by Flores for the 2026-2027 plan year.

- The **Healthcare FSA** has a maximum contribution limit of **\$3,400**
- The **Dependent Care FSA** has a maximum contribution limit of **\$7,500** if you are married and filing a joint tax return, or **\$3,750** if married and filing separately
- **Commuter Benefits** allow you to use pre-tax dollars for qualified commuting expenses, up to **\$340** per month for transit and **\$340** per month for qualified parking

VOLUNTARY BENEFITS

Your Accident, Critical Illness, and Hospital Indemnity benefits will continue to be administered by Unum for the 2026-2027 plan year. These supplemental benefit options will continue to be available as part of STARR's benefits program.

HAVE QUESTIONS?

The Conner Strong & Buckelew Benefits Member Advocacy Center (Benefits MAC) allows you to speak to a specially trained Member Advocate who can help you get the most out of your benefits and answer questions about the enrollment process. To contact Benefits MAC call **800.563.9929** (Monday - Friday, 8:30 am to 5:00 pm, EST), email cssteam@connerstrong.com, or visit connerstrong.com/memberadvocacy.