



## **Online Open Enrollment – Frequently Asked Questions (FAQs)**

### **When is Open Enrollment for 2026?**

Open Enrollment begins on **April 20, 2026** and ends on **May 8, 2026**. All changes must be submitted by the deadline.

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### **Do I have to enroll if I do not want to make changes?**

If you do not log in, your current benefit elections will continue into the new plan year.

**However, all employees are strongly encouraged to log in** to review their information and confirm that elections were correctly transferred into the new system.

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### **Can I still use a paper enrollment form?**

No. All enrollments must be completed electronically through the benefits system.

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### **When do my new benefit elections take effect?**

All elections made during Open Enrollment will be effective **July 1, 2026**.

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### **When will my new payroll deductions begin?**

New deduction amounts will begin with the **first full payroll after July 1, 2026**.

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### **Can I update my beneficiaries?**

Yes. Employees enrolled in Group Term Life Insurance can update beneficiaries within the benefits system.

It is recommended that you review and update this information annually.

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### **What if my personal information (address, phone number, etc.) is incorrect?**

Please update your information in Paycor or contact your local payroll representative, Health Benefits Office, or HR for assistance.

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### **What if I need to make changes after Open Enrollment ends?**

After May 8, 2026, changes can only be made if you experience a **qualifying life event**, such as:

- Marriage or divorce
  - Birth or adoption of a child
  - Loss or gain of other coverage
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### **How do I report a qualifying life event?**

You may submit the change directly in the bswift system or contact the Health Benefits Office for assistance.

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### **How do I log in to the system?**

Employees will access the benefits system either through Paycor using their employee login or from a bSwift URL. Instructions on the benefits web page.

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### **What if I forgot my password or cannot log in?**

Use the “Forgot Password” option on the log in screen or contact the Health Benefits Office.

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### **Do I need to enter dependents if I am not enrolling them in coverage?**

Yes. You may be asked to enter or confirm dependent information even if they are not being enrolled. This ensures records are accurate for future benefit eligibility.



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### **Can I add or remove dependents during Open Enrollment?**

Yes. Open Enrollment is the time to add or remove dependents without a qualifying life event.

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### **Will I see final 2026–2027 rates during enrollment?**

Rates shown during enrollment reflect current incentive levels. Final incentive updates and adjusted rates will be reflected effective **July 1, 2026**.

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### **What happens if I miss the deadline?**

If you do not complete your enrollment by May 8, 2026, you will not be able to make changes unless you have a qualifying life event.

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### **When is the Wellness Incentive Deadline?**

The Diocese will reduce the cost of your health care premium payments if you got an annual physical and if you do not use nicotine/tobacco products and attest to that by April 30, 2026. You can also receive the reduced health care premium by enrolling in Medical Mutual's Pivot Breathe nicotine/tobacco cessation program by May 1, 2026.

**IMPORTANT** – Both you and your covered spouse must fully complete and submit separate forms to achieve the incentive if you have family medical coverage.

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### **What is the incentive?**

Preventative Physical Incentive:

- Single Coverage: \$15 reduction in monthly premium payments, totaling \$180 annual premium reduction
- Family Coverage: \$30 reduction in monthly premium payments, totaling \$360 annual premium reduction



Tobacco Free Incentive:

- Single Coverage: \$15 reduction in monthly premium payments, totaling \$180 annual premium reduction
- Family Coverage: \$30 reduction in monthly premium payments, totaling \$360 annual premium reduction

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**Where can I find incentive forms?**

<https://www.mydocbenefits.com/wellness/>

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**Who should I contact if I have questions?**

**Health Benefits Office**

[hbo@dioceseofcleveland.org](mailto:hbo@dioceseofcleveland.org)

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