

Subject: Important Updates for 2026 Retiree Health Benefits

Dear Retiree,

As we prepare for the 2026 Open Enrollment period, we want to share some important updates regarding your retiree health benefits, including changes to premiums.

Like other employers nationwide, APS employees and retirees are experiencing rising healthcare costs. These increases are driven by inflation and higher demands for services and medications. While premiums for retiree health plans will increase slightly in 2026, we've worked diligently to keep these adjustments as minimal as possible while continuing to offer high-quality coverage.

APS remains committed to providing retirees with access to affordable, comprehensive healthcare. Our goal is to ensure that the retiree benefits program continues to be sustainable and cost-effective, without compromising the quality of coverage.

As a reminder, APS's contribution toward retiree premiums is capped and based on years of service. Per Policy Implementation Procedure G-3.2.3.30.PIP-2, the subsidy is as follows:

Service	Arlington Public Schools Subsidy Cap
20+ years	\$1,200
15 – 19 years	\$833.33
10-14 years	\$500.00
5 – 9 years	\$166.67

Open Enrollment Dates: October 1 – October 31, 2025

If you are not making any changes you don't have to do anything

Submission Instructions for Retirees

- **Deadline:** Must be received by **November 5, 2025**
- **Submit via:**
 - **Fax:** (703) 228-6137
 - **Mail:**
2110 Washington Boulevard
Arlington, VA 22204

This is your opportunity to:

- Review your current coverage
- Explore available options
- Make any necessary changes for the upcoming year

What You Need to Do

During Open Enrollment, retirees may:

- Change plans
- Modify their type of enrollment
- Cancel enrollment

Outside of Open Enrollment, retirees may make changes only if they experience a **qualifying life event** (e.g., marriage, divorce, birth of a child, child turning 26, or death of a covered member). Notification must be made to APS Benefits within **31 days** of the event.

Reminder: If you have moved, please update your address with the APS Benefits Office.
All changes will be effective on **January 1, 2026**.

We're Here to Help

If you have questions or need assistance understanding your options, please use our concierge Benefits Resources Center BRCEast@usi.com or call 855-874-6699 for retiree pre-65. For retirees under 65 please contact the carrier for assistance. The Benefits Team is ready to support you should you require additional assistance:

- **Phone:** (703) 228-2726
- **Email:** Benefits@apsva.us

Thank you for being a valued member of our retiree community. We encourage you to participate in the Open Enrollment events planned throughout October.

We appreciate all you've contributed and remain committed to supporting your health and well-being.

Warm regards,

Carrie Holmes
Benefits Supervisor

cc: Benefit Summary
Enrollment change form
Wellness Flyers
Rates