

2027 PLAN YEAR

FSA & HSA Open Enrollment

Starts today!

ENROLLMENT OPENS	DEADLINE	ELECTIONS EFFECTIVE
Nov. 9, 2026	**Nov. 20, 2026**	**Jan. 1, 2027**
Monday	Friday · complete online in ADP	Start of the new plan year

Your 2027 FSA & HSA Open Enrollment runs November 9 – 20, 2026. As part of your benefits package, T&M Associates offers Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs), both on a pre-tax basis, helping you save on qualified medical, dependent care, transit and parking expenses.

How to Enroll

1. **Log in to ADP.** Enrollment for both HSA and FSA accounts is available in ADP. **Follow these instructions** to set up your 2027 contributions.
2. **Choose your accounts and amounts.** Select the HSA or FSA plan(s) you want and walk through the enrollment wizard to finalize your election.
3. **Finish by November 20, 2026.** All enrollments must be completed online by the deadline.
4. **Want the details?** For plan highlights, FAQs and options, visit the T&M Benefits Website at **tandmbenefits.com**.

Currently enrolled?

You must re-enroll each year. If you're in our FSA or HSA plan today, your election does not automatically roll over into the new plan year.

Your new election becomes effective January 1, 2027.

Need help or want to review your plan options? Contact:

Megan Carew, SHRM-CP
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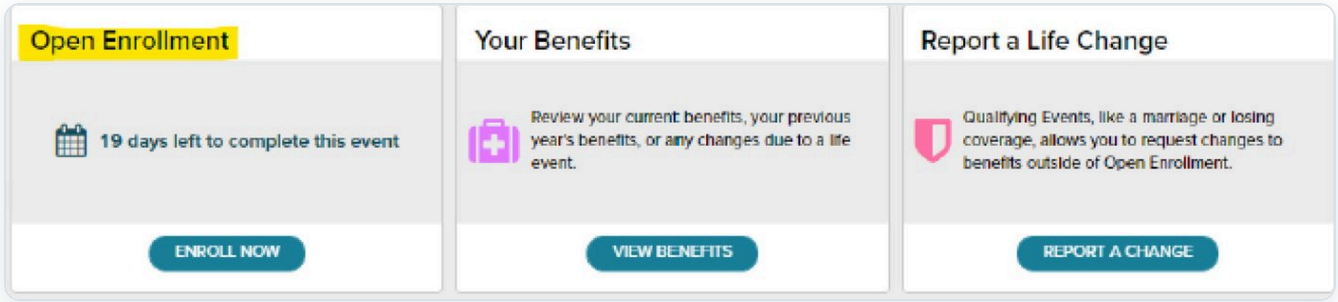
2027 PLAN YEAR

FSA & HSA Enrollment Instructions

Open enrollment runs **November 9 – 20, 2026**. Elections take effect **January 1, 2027**.

1 Log in to ADP and go to Open Enrollment

MYSELF → BENEFITS → ENROLLMENTS → OPEN ENROLLMENT → ENROLL NOW



*On the Open Enrollment tile, click **Enroll Now**. Then read the welcome statement and click **Continue**.*

2 Enroll in your account(s)

FLEXIBLE SPENDING ACCOUNT — FSA

1. Read the welcome statement, then click **Continue**.
2. Select and enroll in the FSA plan(s).
3. Choose which account(s) you wish to enroll in and continue through the enrollment wizard to finalize your election.

Please note: Those enrolled in the High Deductible Health Plan are not able to enroll in the Health Care FSA plan.

HEALTH SAVINGS ACCOUNT — HSA

1. Read the welcome statement, then click **Continue**.
2. Select and enroll in the HSA plan.
3. Choose your deduction amount and continue through the enrollment wizard to finalize your election.

Please note: Those enrolled in the High Deductible Health Plan are not able to enroll in the Health Care FSA plan.

QUESTIONS?
We're here to help.

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