

## Overview

**The annual open enrollment period for University of Rochester benefits for calendar year 2026 will be held from Monday, October 27–Monday, November 10, 2025.**

**Choosing the right benefit plan is an important and challenging decision.** Resources are available on the Open Enrollment website ([rochester.edu/benefits/openenrollment](https://rochester.edu/benefits/openenrollment)) to help guide you through selecting your 2026 benefits. If you would like to elect to contribute to a Flexible Spending Account (FSA), complete the included form and return to the Office of Total Rewards by November 10, 2025. Please contact the Office of Total Rewards at [totalrewards@rochester.edu](mailto:totalrewards@rochester.edu) if you need additional assistance.

## New and Noteworthy

### 1. Flexible Spending Accounts (FSA)\*

Health Care and Limited Purpose Flexible Spending Account limits have increased for 2026.

Flexible Spending Accounts (FSA)*	
Health Care or Limited Purpose FSA	\$3,300 limit
Dependent Care FSA	\$7,500 per household**

*\* Eligibility rules apply*

*\*\*Federal non-discrimination guidelines require the University to test the Dependent Care FSA to ensure that highly compensated employees, as defined under IRS guidelines, do not disproportionately contribute to the Dependent Care FSA. Highly compensated employees may have their FSA maximum contribution amount reduced if the test results do not meet federal guidelines.*

### 2. Dependent Care FSA Limits Increased to \$7,500

For 2026, the Dependent Care FSA limit has increased to \$7,500 per household, up from \$5,000, with the recent passage of the budget reconciliation legislation (H.R.1). This is the first time the maximum limit has increased since 1986, giving families more pre-tax dollars to help offset dependent care costs. Please keep in mind that the limit includes the total of any Child Care Subsidy award granted and your voluntary contributions to your FSA.

### 3. FSA Rollover Benefit

Eligible employees electing to contribute to a Health Care FSA or Limited Purpose FSA in 2026 may roll over up to \$660 of remaining 2025 funds to 2026. To be eligible for rollover, employees must elect to contribute to a Health Care FSA or Limited Purpose FSA during open enrollment. Employees who do not elect to contribute in 2026 will forfeit leftover 2025 FSA funds. A Dependent Care FSA is not eligible to have a rollover to 2026; any unused funds will be forfeited.

## Eligibility

### Review your Eligibility

The Benefit Plans offered by the University of Rochester to eligible employees cover a wide range of benefits. Since eligibility for the plans varies and rules apply, please be sure to review the benefits eligibility website at [rochester.edu/human-resources/benefits/eligibility-enrollment](https://rochester.edu/human-resources/benefits/eligibility-enrollment).

# Resources



◀ Use the camera on your phone to scan the QR code and jump directly to helpful resources.