



Timeline for Open Enrollment for January 1, 2027

IPBC has worked closely with our vendor partners to develop the timeline for the January 1, 2027, open enrollment period. To ensure that participants who make open enrollment changes receive their ID cards by the effective date, and that PlanSource is updated with plan and/or rate changes prior to the open enrollment window opening, the following deadlines are **mandatory**.

Action	Deadline
Underwriting Requests ⁽¹⁾ - New ASO Medical/Dental & Current Plan Design Changes - Rate Tier Changes (i.e., 2 tier to 4 tier)	7/17/26
Confirmation of ⁽¹⁾ - New ASO Plans & Plan Design Changes - New fully insured plans (i.e., new vision plan etc.), EAP, ID Theft - Rate Tier Changes (i.e., 2 tier to 4 tier) - Population Additions (i.e., separate cost population breakout for non-union, union etc.)	8/28/26
Confirmation of utilization of Employee Self Service (ESS) for OE ⁽¹⁾	9/11/26
Annual Enrollment Request Form Due ⁽²⁾	9/11/26
1/1/27 Rate Sheets Provided to Members ⁽³⁾ - Groups that did not request underwriting - Groups that requested new plans/plan changes	8/21/26 9/18/26
Member returns rate sheets with rate splits & copy of current payroll calendar ⁽³⁾	Within 5 business days of receipt of rate sheet
Guided Renewal Process Completed in PlanSource ⁽⁴⁾ - Rate Changes Only - New Plans/Changes	8/25/26-10/16/26 9/7/26-10/16/26
Member completes testing and provides feedback of open enrollment – allow time of corrections and retesting ⁽⁵⁾	Testing Completed by 10/23/26
Data Rollover ⁽³⁾	10/30/26
OE Window will open/close – Employees ⁽³⁾ OE Window will open/close – Admin ⁽³⁾	11/2/26-11/15/26 11/2/26-11/25/26
OE EDI file transmission for all carriers ⁽³⁾	11/26/26

- (1) Submit to your IPBC Member Services Team in writing. Please note the expected turnaround time for UW requests is 2-3 weeks.
- (2) Attached form should be returned to your IPBC Member Services Team.
- (3) Please see the next page for important information.
- (4) Guided renewal process will be completed by IPBC Service Team.



- (5) The IPBC Member Services Team will let administrators know when system is ready for testing. Testing feedback should be submitted to ipbcsupport@plansource.com with the subject line "OE Testing Feedback – Member Name". Please note that testing feedback provided after the deadline is not guaranteed to be in place by the start of Open Enrollment.

Rate Sheets & Payroll Calendar

The rate sheet for 1/1/27 to 12/31/27 will be provided to the IPBC member group no later than the date listed on the chart on the previous page. Upon receipt of the rate sheet, IPBC member groups need to return it to their IPBC Member Services Team within 5 business days with the appropriate splits. Instructions on how to complete the rate sheet will be provided.

A 2027 Payroll Calendar, including pay period start and end dates as well as pay dates, should also be included.

Data Rollover

Data will be rolled over from the current plan year to the new plan year on **10/30/26 All pending transactions need to be either completed or terminated prior to the data rollover date. Otherwise, your employee's data will not rollover into the next plan year.**

Once the data rolls over, dual enrollment will be required for any life events during the time period between the rollover date and the end of the current plan year (so you will need to enter an enrollment for 2026 plan year and then repeat that for the 2027 plan year). When you go into PlanSource to complete a life event for the current plan year, it will prompt you to also complete an enrollment for the upcoming plan year. This will be required until the open enrollment EDI file transmits to the carriers (please see notes below).

Processing Open Enrollment Changes

All open enrollment changes **MUST** be processed within the window noted on the previous page. IPBC Member Groups should plan accordingly to ensure employees and/or administrators are instructed to enter, review, and submit any open enrollment changes within the designated timeframe.

EDI File Transmission/Black Out Period

The last EDI file containing 2026 enrollment data for the all carriers will be transmitted on 11/19/26. The open Enrollment EDI file will be transmitted on 11/26/26.

Once the carriers receive the file with the open enrollment elections for the plan year starting on 1/1/27, they will no longer accept any files with changes with effective dates prior to 1/1/27.

Therefore, there will be a black-out period beginning on 11/19/26 until the start of the new plan year. In order to enroll new employees, terminate employees, or process life events (birth/marriage etc.) with a 2026 effective date, you may be required to complete the carrier's haste enrollment process. Haste enrollment directions are available on the applicable carrier page on the IPBC website. At the same time, enter any changes you submit via the haste enrollment process into PlanSource.

PlanSource ACA & COBRA Services



To Add PlanSource ACA & COBRA Services: To add ACA or COBRA a request will need to be sent to IPBCsupport@plansource.com 90 days prior to the effective date. Please copy your Member Services Consultant.

To Terminate PlanSource ACA & COBRA Services: Any IPBC Member that wishes to terminate ACA or COBRA services will need to send a termination letter on their government letterhead to IPBCsupport@plansource.com . The notices are due 90 days prior to the termination effective date. All terminations are processed based on the terms and conditions of the contract.

PlanSource Additional Services

With the implementation of the updated PlanSource contract, additional services are now available to IPBC Members. These include:

- Direct Billing for Retirees and Leave of Absence
- Spending Accounts
 - Health Savings Account (HSA) Administration
 - Flexible Spending Account (FSA) Administration
 - Health Reimbursement Arrangement (HRA) Administration
 - Commuter Account Administration
 - Lifestyle Spending Account (LSA) Administration
- Dependent Eligibility Audits
- Qualified Medical Child Support Order (QMCSO) Processing

To add any of the above services, a request will need to be sent to IPBCsupport@plansource.com 90 days prior to the effective date. Please copy your Member Services Consultant.