# Fort Bend County Podcasts

## Podcast Episode 73 – The Annual Enrollment Mixtape

November 5, 2026

****Disclaimer**-Please note, anything that is said in the podcast does not supersede actual plan or program languages, and anyone wishing for specific information in regard to coverage should go directly to the plan documents found under risk management on eConnect.**

**Destanie:** Welcome back to the Benefit Detective Podcast. I'm Destanie.

**Gina:** And I'm Gina. Today, we're turning up the volume because it's time for our 2027 annual enrollment.

**Destanie:** That's right. Think of this as your benefit playlist. We're here to help you hit all the right notes and make sure you don't skip anything important. Annual enrollment runs from November 9th through November 23, 2026. So, grab your calendar, set those reminders, and let's get started.

**Gina:** Because forgetting a deadline is definitely not a chart-topping hit.

**Destanie:** Before you hit play, make sure you have your username and password ready to sign in on a county network computer.

**Gina:** You'll also need your employee ID, which can be found on your Boon-Chapman insurance card as your member number. Remember, enrollment can only be completed on the county network. If you don't have access, computers are available at the Risk Management lobby.

**Destanie:** Once you make changes to your upcoming health benefits, watch your email for confirmation the next business day.

**Gina:** And don't forget to double-check your address, phone number, and email address. We want your insurance cards and claim information going to the right place.

**Destanie:** Every playlist has those must-hear tracks, and annual enrollment has a few too.

**Gina:** First, review or update your group term life beneficiary on the annual enrollment web page. Also, Unum dependent coverages age out at age 26. Contact risk management to complete a Unum change form if you need to stop premiums.

**Destanie:** Now let's talk deadlines. The nicotine verification form should be completed by November 23rd by all benefit-eligible employees enrolled in the Fort Bend County medical plan. This form is required annually.

**Gina:** If you don't complete it, nicotine rates will apply to your medical premiums beginning January 1st, 2027. Eligible spouses covered under the medical plan can also participate in the nicotine sensation program.

**Destanie:** Are you covering a spouse under the Fort Bend County medical plan? If so, you'll need to complete the spousal eligibility verification form by November 23rd.

**Gina:** If your spouse is eligible for medical coverage through their own employer, they need to enroll in their employer-sponsored plan to participate in the Fort Bend County's medical plan as secondary coverage.

**Destanie:** You'll need to submit a certificate of credible coverage or proof of non-eligibility by January 31st, 2027. If the required documentation isn't received by then, your spouse will not be enrolled in the medical plan for 2027.

**Gina:** And remember, use the new forms on the annual enrollment web page. Previous year forms won't be accepted.

**Destanie:** Now for the fun part, reviewing your benefits. Take time to compare Medical Plan A and Medical Plan B, including the rates displayed during annual enrollment.

**Gina:** Don't forget to review your dental options, including Fort Bend County Dental and Humana Dental DHMO as well as Humana Vision.

**Destanie:** Make sure you understand the coverage, cost, and options that work best for you and your family.

**Gina:** And here's a bonus track. Your benefits include some great wellness perks.

**Destanie:** Members of the Fort Bend County medical plan can access free Teladoc medical and mental health services 24/7, and eligible members can use the Fort Bend County employee clinic for free.

**Gina:** You can also enjoy free access to participating Fort Bend County fitness centers with a signed fitness waiver. And if you need support with mental health, finances, legal questions, or

work life concerns, the employee assistance program through All One Health has resources available.

**Destanie:** You can contact All One Health at (888) 993-7650 or visit all1health.com/deeroaks. Use the company code for "fortbend," all lowercase, no space, to create your account.

**Gina:** Before we wrap up, let's talk flexible spending accounts.

**Destanie:** If you have a health care FSA, you can carry over up to $700 into the next plan year, but you must reenroll into the Section 125 Flexible Spending Plan.

**Gina:** If you don't reenroll, any unused 2026 balance that would otherwise qualify for rollover will be forfeited. And remember, December 31st, 2026 is the last day for expenses to count toward your 2026 plan year.

**Destanie:** Dependent care FSA funds do not qualify for the health care FSA carryover, so be sure to review those rules too.

**Gina:** Alright, Fort Bend County. Here's your final recap. Annual enrollment runs November 9 through November 23rd, 2026.

**Destanie:** Complete your enrollment on the county network, review your benefits, update your information, and submit your required forms and documents by the deadline.

**Gina:** Need help? Visit Risk Management at 301 Jackson Street, Suite 224, here in Richmond, Texas, Monday through Friday from 07:30AM to 5PM.

**Destanie:** You can also email employeebenefits@fbctx.gov or call (281) 341-8630.

**Gina:** Remember, your benefits deserve a spot at the top of your playlist.

**Destanie:** Thanks for tuning in to the Benefit Detective podcast. I'm Destanie.

**Gina:** And I'm Gina. And remember, the Benefit Detectives are here to help.