



2026 Loretto Employee Benefits Open Enrollment Frequently Asked Questions (FAQ's)

Q. How do I enroll?

A. All enrollments are done through your ADP profile. You can use a Loretto computer to access the ADP self-service portal from Loretto's SharePoint homepage or the ADP app on your smartphone. To access your open enrollment event in ADP go to: Myself > Benefits > Enrollments.

Q. When can I enroll?

A. October 20th – November 14th

Q. Who do I contact if I cannot get into ADP?

A. IT Help Desk 413-3644

Q. Who do I contact for questions about insurance coverage?

A. For union employees: SEBF 315-218-6513
For non-union employees: OneGroup 1-800-366-7307

Q. Who do I contact for question about navigating the portal?

A. Benefits Help Desk 413-3034 or HR_Benefits@lorettosystem.org

Q. If I don't want to make any changes to my coverage, do I need to do anything?

A. If you do not make any changes, your 2025 benefit elections will continue in 2026 without interruption, except for **Flex Spending (FSA) and Child Care Flexible Spending (DCAP)** which must be renewed annually.

Q. When will the first 2025 benefits deductions appear in my paycheck?

A. 2026 benefits deductions will be reflected in paychecks issued January 7, 2026.

Q. When is coverage effective?

A. Coverage for all benefits selected during open enrollment will be effective **1/1/2026**.

Q. When are benefits deducted?

A. The first and second pay dates. If there is a third pay period in a month, no benefits will be deducted. (24 deductions/year)

Q. How can I confirm what I enrolled in?

A. Your benefit enrollment is not complete until you hit SUBMIT at the end. You will be able to print a confirmation and benefits statement at the end of your enrollment session.



Q. How is my part time rate determined, and how will I know my rate?

A. Your part time rate is determined based on the hours you worked from October 1, 2024, to September 30, 2025. Your applicable part-time or full-time rate will be displayed on the Open Enrollment Portal in ADP.

Q. Can I make changes after completing the enrollment?

A. Yes. You can make changes anytime during open enrollment and print a new confirmation. Once Open Enrollment is over, you are locked into your benefit choices until the next Open Enrollment unless you have a Qualifying Life Event (birth, death, marriage, divorce or loss of coverage). If you experience a Qualifying Life Event, you must contact the Loretto HR Benefits Department within 30 days to make changes to your benefits.

Q. How many hours do I need to work to be eligible for benefits?

A. Union Employees are required to work 18.75 hours average per week (20 hours average per week for LPNs) and non-union employees are required to work 20 hours average per week to be eligible for part time benefits. Employees who are in a “part time status” who average 30 or more hours per week at the lookback, will be eligible for full time benefits.

Schedule of Open Enrollment Events:

On the following dates, the insurance providers and members from the Loretto Human Resources Department will be present to answer questions and assist with your Open Enrollment needs.

Loretto Location	Date	Time	Area
Commons/Auburn	Wednesday, October 22 rd	1 p.m. - 4 p.m.	The Great Room
LH&R	Tuesday, October 28 th	1 p.m. - 4 p.m.	Auditorium
PACE (Creek Circle)	Thursday, November 6 th	1 p.m. - 4 p.m.	Conference Room 5&6
The Nottingham	Wednesday, November 12 th	1 p.m. - 4 p.m.	Independent Living – Fireplace Lounge