

2026-2027 Benefits Enrollment Guide

REQUIRED: All employees must confirm benefit enrollment plans, even if they are waiving coverage.

Before you begin:

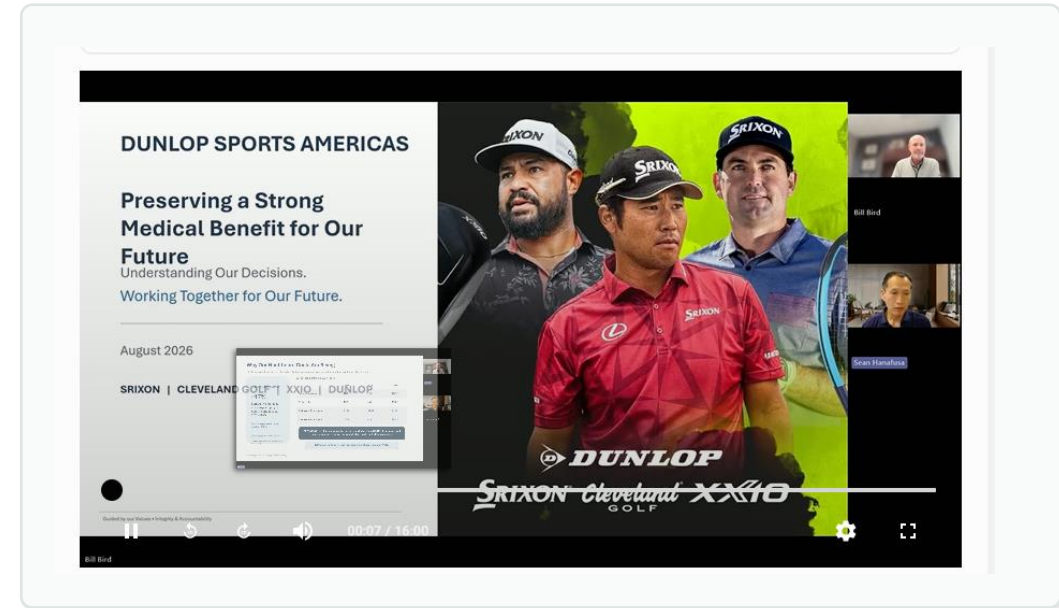
Please watch the leadership benefits video before starting enrollment.

The video explains the medical benefits strategy and the reasons behind the changes in your benefits package.

Medical coverage requires an active election.

Your current medical election will not automatically roll over.

Complete your enrollment by September 4, 2026



[Watch the Medical Benefits Update Video Here](#)

BEFORE YOU START

What you need to know

Medical requires an active election this year.

Your current medical election will not automatically carry over.
You must enroll in a medical plan or decline medical coverage.

Dental, vision, and most life elections will roll over unless you make changes.

- You must log in to Paycom and select plans or decline coverage.
- Dental, vision, and life elections are passive and will roll over unless you make changes.
- Review every plan, beneficiary, cost, and effective date before you finalize.
- Save and Exit keeps your progress. **Finalize** submits your elections to HR.
- If plans are still under “Available Plans,” you need to add or decline.

IMPORTANT

Your current medical election will not roll over.
If you do not enroll or decline coverage, you will not have DSA medical coverage beginning October 1, 2026.

Available Plans

If no action is taken, the system will decline the available plans upon finalization.

Group Accident Voluntary Policy

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Colonial Short-Term Disability

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Group Hospital Voluntary Policy

New

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Enrolled Plans

You can modify coverage or change plans during the enrollment period.

Cigna Medical Simple Plan (OAP)

✓

Employee and Spouse

+\$56.24

\$72.52

>

Effective Date: 10/01/2026

Dental Aetna DHMO Plan CA

✓

Employee Single

\$0.67

>

Effective Date: 10/01/2026

Vision Plan

✓

Employee Only

\$1.85

>

Effective Date: 10/01/2026

Basic Life & AD&D

✓

Beneficiaries Required

\$0.00

>

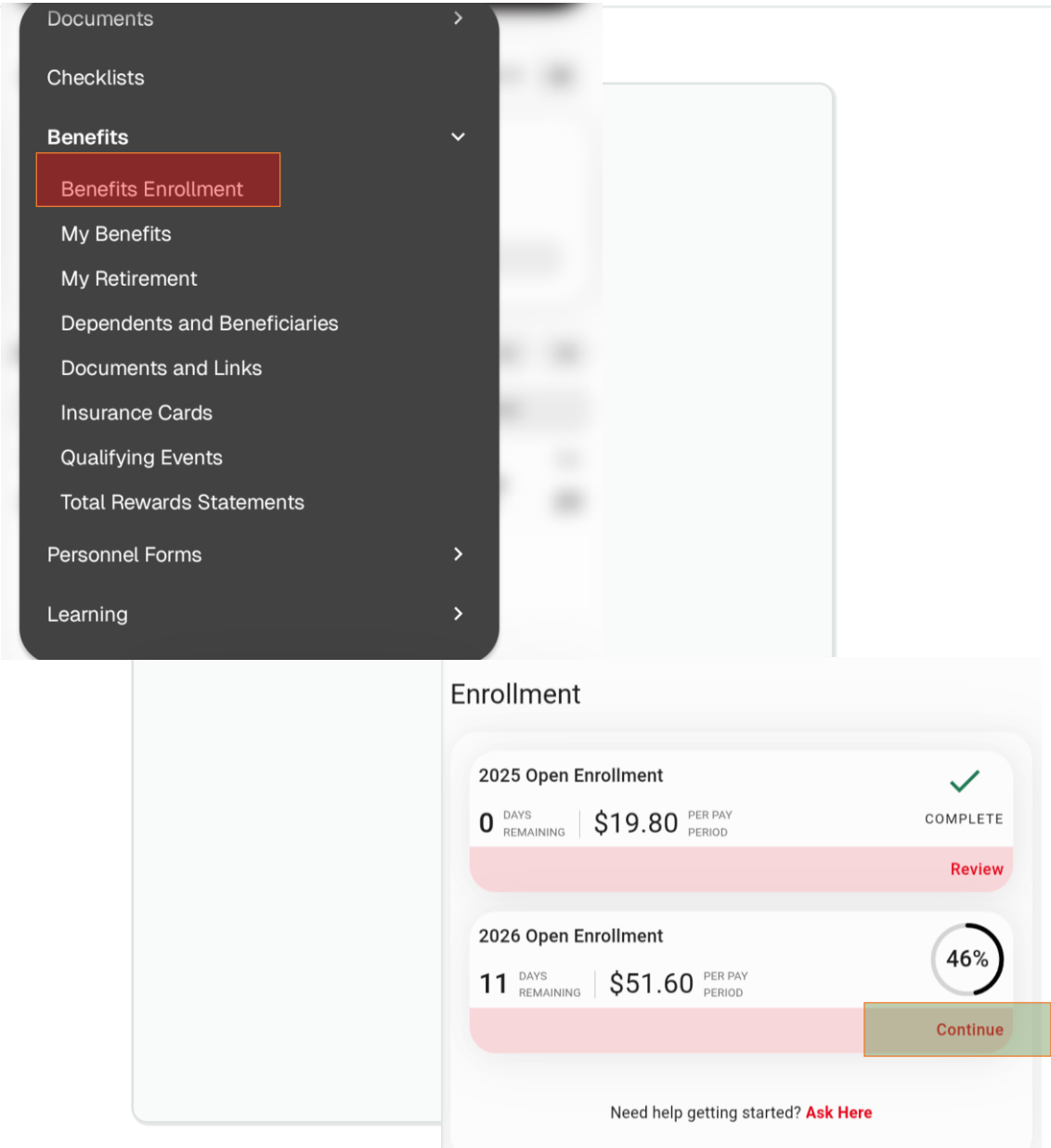
STEP 1

Open your enrollment

Start from Paycom and follow the enrollment prompts.

Tip: Complete the process from beginning to end so your elections are submitted correctly.

- 1 Log in to Paycom.
- 2 Select Benefits.
- 3 Choose Benefits Enrollment.
- 4 Select Continue under 2026 Open Enrollment.



STEP 2

Review your personal information

Insurance providers use this information for records and materials.

Accurate personal information helps prevent delays with insurance materials and carrier records.

- Review your name, date of birth, mailing address, phone number, and other listed information.
- If anything is no longer correct, select Edit in the upper-right corner.
- Update information before moving forward, then continue to the next section.

Personal Information

[✎ Edit](#)

IMPORTANT! To ensure prompt delivery of insurance materials and accurate recordkeeping for our carriers, please review the below information for accuracy and completeness.

If any information is no longer accurate, select **"Edit"** in the right-hand corner to update now.

¡IMPORTANTE! Para garantizar la entrega oportuna de los materiales de seguro y el mantenimiento preciso de los registros de nuestras aseguradoras, revisa la siguiente información para verificar que sea correcta y esté completa.

Si alguna información ya no es correcta, selecciona **"Editar"** en la esquina derecha para actualizarla ahora.

STEP 3

Add or update dependents and beneficiaries

Life plans may require a beneficiary before you can finalize.

- A dependent is a person you want covered on a plan, such as a spouse, domestic partner, or child.
- A beneficiary is the person or entity who may receive life insurance benefits.
- Select “Add Recipient” to add a person, or select an existing name to update details.
- Choose Beneficiary or Dependent and Beneficiary, complete the required fields, and save.

Dependents and Beneficiaries

IMPORTANT!

If you do not have dependents or beneficiaries listed, please click “Add Recipient” to designate these individuals for the various benefit plans. Many life plans require you to list a beneficiary upon enrollment in the plan.

Please ensure that your current Dependents and Beneficiaries have the most updated information. (SSN, Date of Birth, Relationship, Address etc.)

Common Questions

Q: How do I delete or change the information of a current dependent or beneficiary?

A: Click on the name of the person below; you may adjust the address, phone number, and other important information. Be sure to save, or click Delete if you wish to remove a person from your dependent or beneficiary list.

Q: What is a dependent?

A: A dependent is an individual who is dependent on the insured person and therefore is eligible for coverage. This is usually a spouse or child.

Q: What is a beneficiary?

A: For insurance, the beneficiary is the person or entity entitled to receive the claim amount and other benefits upon the death of the benefactor or on the maturity of the policy. In many cases, a spouse or close relative is listed as a beneficiary.

Q: Can I make myself a beneficiary?

A: Yes! [Employee as Beneficiary: Click Add, select Beneficiary, under Relationship select SELF and Save!](#)

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¡IMPORTANTE!

Si no tiene dependientes o beneficiarios en la lista, haga clic en

Menu

Exit

Next

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STEP 4

Select or decline medical coverage

If you do not make a medical election, you will not have medical coverage beginning October 1, 2026.

- Review both medical plan options and choose the plan that fits your needs.
- If you do not need DSA medical coverage, select Decline Coverage / Decline All Medical Options.
- If you are covering dependents, select the dependents to cover on the plan before saving.

**IMPORTANT: DOUBLE-CHECK YOUR NEW ELECTIONS;
ENSURE YOU DID NOT ENROLL IN THE WRONG TIER**

☐ Decline All Medical Options

Dependents to Cover on Plan
No dependents selected

Cigna Medical Simple Plan (OAP) Editing

2025 Selection | Employee Only | \$16.28

Action Required: You must enroll in or decline medical coverage for the 2026–2027 plan year.

Need Help With Your Benefits?
[See more details](#)

\$16.28 PER PAY PERIOD | Employee Only

Plan Details Cancel

Cigna Medical Buy- Up (OAP- 250) Declined

\$57.54 PER PAY PERIOD | Employee Only

Plan Details Enroll

☐ Decline All Medical Options

Dependents to Cover on Plan
No dependents selected

Cigna Medical Simple Plan (OAP) Declined

2025 Selection | Employee Only | \$16.28

Action Required: You must enroll in or decline medical coverage for the 2026–2027 plan year.

Need Help With Your Benefits?
[See more details](#)

\$16.28 PER PAY PERIOD | Employee Only

Plan Details Enroll

Cigna Medical Buy- Up (OAP- 250) Enrolled

\$57.54 PER PAY PERIOD | Employee Only

Plan Details Decline Plan

STEP 5

Understand the plan list

The icons tell you what is enrolled, declined, or still needs review.

- Green check marks show enrolled plans or employer-paid benefits.
- A red X shows a declined plan.
- Available Plans are not selected unless you open the plan and enroll.
- Beneficiaries Required means you must add or review beneficiaries before finalizing.

- Enrolled or employer-paid
- Declined

Enrolled Plans

You can modify coverage or change plans during the enrollment period.

✓

Cigna Medical Simple Plan (OAP)

Employee Only

Effective Date: 10/01/2026

\$16.28 >

✓

Dental Aetna DHMO Plan CA

Employee Single

Effective Date: 10/01/2026

\$0.67 >

✓

Vision Plan

Employee Only

Effective Date: 10/01/2026

\$1.85 >

✓

Basic Life & AD&D

Beneficiaries Required

\$0.00 >

✓

Employee Voluntary Life

\$50,000.00

Effective Date: 10/01/2026

\$1.00 >

✓

Long Term Disability

\$4,120.01

Effective Date: 10/01/2026

\$0.00 >

✓

Medical FSA

-

Effective Date: 01/01/2026

\$48.08 >

STEP 6

Review dental, vision, life, and disability

Most non-medical plans roll over unless you choose to make changes.

- Review your dental and vision plans, costs, and effective dates.
- Basic Life & AD&D and Long-Term Disability are paid by DSA, but you should still review them.
- Use Plan Details or Documents to review plan information before making changes.
- Dental HMO tip: new participants may add a dentist in Paycom; existing members should contact Aetna directly to change dentists.

Available Plans

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Colonial Short-Term Disability

>

Group Hospital Voluntary Policy

New

>

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Employee and Spouse

Effective Date: 10/01/2026

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Vision Plan

Employee Only

Effective Date: 10/01/2026

\$1.85

>

✓

Basic Life & AD&D

Beneficiaries Required

\$0.00

>

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STEP 7

Review voluntary benefits carefully

Some benefits require extra support or approval.

Questions or need help?

- Contact a member of our CBIZ Team at <https://dsa.learn-benefits.com/contact-us/>
 - Reach out to Celi Castaneda at CeliCastaneda@ClevelandGolf.com
- For Employee Voluntary Life increases or new enrollments, contact Celi Castaneda to enroll.
 - Evidence of Insurability is required for first-time enrollment, spouse coverage, increases over \$150,000, or increases over \$20,000.
 - For Group Critical Care, Group Accident, or Colonial Short-Term Disability, schedule an appointment with a benefits counselor.
 - Mutual of Omaha voluntary short-term disability is not available to employees living in CA, NY, NJ, RI, or HI.

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Long Term Disability

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Effective Date: 10/01/2026

Medical FSA

✓ - \$48.08 >

Effective Date: 01/01/2026

FINAL STEP

Sign and finalize

Your enrollment is not complete until you sign and click Finalize.

LAST STEP: Provide your signature and click FINALIZE to submit your benefit elections.

- Review all elected and declined benefits and confirm your total per-pay-period cost.
- Sign by using Draw or Type.
- Click Finalize. Save and Exit does not submit your enrollment.
- Your elections will be sent to HR for approval and processing.

Complete your enrollment by September 4, 2026.

Total Cost\$67.88/Per Pay Per

Sign and Finalize

YOU'RE ALMOST DONE.

LAST STEP! To complete your Benefit Enrollment, provide your signature and click **"FINALIZE"** to confirm your benefit elections. These elections will be sent to the Human Resources team for approval and processing.

YA CASI TERMINAS

¡ÚLTIMO PASO! Para completar tu inscripción en los beneficios, firma y haz clic en "FINALIZAR" para confirmar tus elecciones de beneficios. Estas elecciones se enviarán al equipo de Recursos Humanos para su aprobación y tramitación.

DrawType

X Clear

Sign and Finalize

Have questions before finalizing? [Ask Here](#)