

IT'S ALMOST TIME TO CHOOSE YOUR 2026 BENEFITS

Annual Enrollment – Wednesday, October 15th through Friday, November 7th

GET READY TO TAKE ACTION!

Annual Enrollment is your once-a-year opportunity to choose the health benefits that are right for you and your family.

REMINDER: You have “view only” access to our online benefit portal [Benefitsolver](#).

- On or after Wednesday, October 15th you can access your [Benefitsolver account](#).
- Once registered you can review your personal and dependent information, current benefit elections, beneficiaries and access carrier documents for medical, dental, vision, life and ltd.
- Carefully review your current elections and consider what will best meet your needs for the coming year. Use the resources in the *Reference Center* to help make your benefit decisions.

If you find any discrepancies or have any questions, contact the Human Resources office at 712-317-3492 or Denna.Smutzler@witcc.edu.

HOW TO MAKE BENEFIT ELECTIONS:

- If you want to make changes to your current medical, dental, vision and optional life/ad&d, you will need to complete the enrollment forms provided by the Human Resource office.
- You must enroll in or waive coverage during Annual Enrollment; otherwise, your current elections will carry forward to the 2026 plan year. It's important for you to take action during the Annual Enrollment period.

Enrollment forms must be submitted to Human Resources before Friday, November 7th, 2025 at 5:00 pm.

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Annual Enrollment – FAQ's

Annual Enrollment is your once-a-year opportunity to make changes to your employee benefits.

We encourage you to use the online carrier tools and resources to review your coverages.

1. Where can I learn more about my benefits?
 - Refer to the Benefit Guide provided by Human Resources. You can access SBC's, Coverage Manuals and more documents online in the Reference Center on www.Benefitsolver.com.
2. When are my elections effective?
 - Your benefit elections will be effective January 1, 2026 through December 31, 2026.
3. Can I review my Benefitsolver account and current elections on a smart device or only through the website www.Benefitsolver.com?
 - You can review your current elections on a PC, smart phone or tablet.
4. Will I be issued a new ID card?
 - If your election involves a plan change you will receive a new ID card from the carrier. The ID card may not arrive until after January 1, 2026. If you need an ID card or Confirmation of Coverage Letter before your hard copy arrives login to your account at www.wellmark.com (medical/Rx) or www.deltadentalia.com (dental) for a virtual ID.

Welcome to Your Benefits Portal

Welcome

User Name *

Case sensitive

Password *

Case sensitive

Login >

Forgot your user name or password?

First time here?
Register to create your user name and password.

Register

Western Iowa Tech Community College Home

Welcome JAC

Profile

Benefit Summary

Change My Benefits

Compare Plans

Personal Documents

Reference Center

- General Employee Flyers and Forms
- West Iowa Tech CC

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5. Can I change my Optional Life/AD&D election or elect Optional Life/AD&D for the 1st time during annual enrollment?
 - Yes! You can change your election for yourself, spouse and child(ren) or elect coverage for the 1st time during annual enrollment. However, all election changes will be subject to Evidence of Insurability (EOI) questions. EOI applies to employee, spouse and family life/ad&d elections. EOI does not apply to dependent child(ren) life/ad&d benefits.
6. What if I have a change in my family status during the plan year (AFTER January 1, 2026)?
 - Qualified life events may allow you to change your benefit plan and/or who you cover. Marriage, Birth, Adoption, Divorce, spouse changes jobs, etc.
 - Contact the Human Resources office to initiate all benefit changes.
7. Where can I access my health and prescription drug claims history?
 - Log into your Wellmark account at www.Wellmark.com. Access your claims history, check provider networks, compare prescriptions and estimate the cost of care for the most common procedures and services.

! Update your beneficiary for Life/AD&D and Optional Life/AD&D on our benefit portal at www.Benefitsolver.com.

First-time users: Click “Register”. You will be required to input your name, SSN, date of birth and zip code. You will then setup your username, password and security questions. Company Key is **etrust**.

SUBMIT YOUR ELECTIONS TO HUMAN RESOURCES BEFORE 5:00PM Friday, November 7th.

Still have questions? Contact the Human Resources Office at 712 317 3492.