

SPECIAL OPEN ENROLLMENT EDITION

Dear Lexington Team,

We are pleased to share some news as we look ahead to 2026: there will be **no increase to employee health insurance contributions, and our core benefits will remain the same.**

As you know, healthcare costs continue to rise everywhere. In fact, our overall costs are projected to increase by nearly \$2 million next year. To keep our plans sustainable and protect employees from higher paycheck deductions, we'll be making a few modest plan design updates **effective January 1, 2026:**

- **Medical Deductible:**
\$750 single/\$1500 two-person/\$1875 family
- **Medical Out-of-Pocket Maximum:**
\$2,500 single/\$4000 two-person/\$5000 family
- **Pharmacy coverage:** Out-of-pocket maximum added at \$2500 single/\$4000 two-person/\$5000 family

We haven't made any changes to our plans since 2022 and last year, only 69 employees reached their out-of-pocket maximums, so for most employees, these updates will have minimal impact.

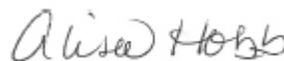
For anyone anticipating medical usage, this is a good time to consider enrolling in the Flexible Spending Account (FSA). It allows you to use pre-tax dollars for medical and pharmacy expenses and can make it easy to avoid paying out-of-pocket.

We'll also be hosting employee meetings in the first quarter of 2026 to share helpful strategies for reducing your share of healthcare costs and making the most of your benefits.

We know changes to benefits can sometimes feel stressful, but please know that these decisions are made thoughtfully, with your well-being and financial security in mind.

Thank you for all that you do and for being part of what makes Lexington such a strong and caring organization.

With appreciation,



Alisa Hobb

Associate Executive Director of HR & Safety

UPCOMING IN-PERSON ENROLLMENT ASSISTANCE AVAILABLE:

GLOVERSVILLE – BURKE HR OFFICE - SUITE 101

Walk-In Hours Monday-Friday

8:30AM– Noon
1:00PM– 5:30PM

ALBANY— 4 EXECUTIVE PARK DRIVE

Conference Room
November 19
10:00AM– Noon
2:00PM– 4:30PM

JOHNSTOWN— 465 N. PERRY ST.

November 19
“Center” Conf. Room
Noon– 3:30PM

Schoharie – 121 Opportunity Drive HR Office Walk-In Hours:

Tuesday, November 25
9:00AM - Noon & 1:00PM – 4:30PM

REMINDER

Open Enrollment Ends

November 26

Save Money with St. Mary's Healthcare of Amsterdam—Lexington's Preferred Provider

Did you know that St. Mary's Healthcare-Amsterdam is Lexington's preferred provider? **Save on your out-of-pocket costs for lab work or radiology services, by choosing St. Mary's!**

- Ask your provider for a prescription for the services needed
- Then, choose a preferred site to have the testing covered in full instead of paying a copayment.
- First, consider using St. Mary's Healthcare-Amsterdam, a preferred provider of Lexington by visiting <https://www.smha.org/>
- Search for a preferred location by using findadoc.cdphp.com
- St. Mary's Healthcare – Amsterdam Memorial Hospital - **\$0 Out-of-Pocket Covered Outpatient Facility Services**
- Diagnostic testing: x-ray, blood work, outpatient laboratory services, radiology, and high-tech imaging (CT/Pet scans, MRIs).
- Outpatient Surgery Facility: Ambulatory Surgery Center, Free-Standing Surgical Facility

Take a Minute to Review Your Beneficiaries

Open Enrollment is the perfect time to double-check your beneficiary information.

Life changes—like marriage, divorce or a new child—can affect who you want listed on your life insurance or retirement accounts. While reviewing your benefits, make sure your contact details and coverage selections are up to date, too.

Keeping everything current ensures your benefits reflect your wishes.

Need help? Contact [Courtney Mickels](#) at (518) 775-5422.

Tips For Saving and Smart Spending

Get ready — we're launching **employee benefit meetings in the first quarter** packed with insider tips to help you **save on healthcare, reduce out-of-pocket costs, and make the most of your benefits.**

More FSA. More Savings. More You in 2026!

We're excited to share that the **Health Care Flexible Spending Account (FSA)** is getting a boost in 2026—giving you even more pre-tax power to pay for eligible medical, dental, and vision expenses.

Here's what's changing for plan years beginning **January 1, 2026:**

- ◆ **Annual contribution limit increases to \$3,400**
- ◆ **Rollover limit increases to \$680**

A little increase can go a long way—whether it's co-pays, prescriptions, glasses, or other eligible care, this update means more flexibility and more savings in your pocket. Start planning now to make the most of it— your future self will thank you!

Big Savings Ahead: Dependent Care FSA Limit Increases to \$7,500 in 2026!

Good news for families—your dollar is about to stretch a whole lot further. Starting **January 1, 2026**, the maximum contribution to a **Dependent Care Flexible Spending Account (FSA)** will jump from **\$5,000 to \$7,500** per year. That means employees can soon set aside **\$7,500 in pre-tax income** to pay for [eligible dependent care expenses](#)—like **daycare, before/after-school programs, summer camps, elder care support, and more.**

Important Notice— 2026 New York Paid Family Leave Changes

As many of you know, New York Paid Family Leave (PFL) went into effect on January 1, 2018. This law permits eligible employees to take job protected leave to bond with a newly born, adopted or foster child; care for family members with a serious health condition; and provide support for family members when deployed abroad on active military duty. New York Paid Family Leave is fully funded by employees and the rates are set by the state of New York.

New York State recently announced the following changes to PFL effective on January 1, 2026:

- Maximum employee contribution rate: **0.432%**
- Maximum deduction: **\$411.91**
- State Average Weekly Wage (SAWW): **\$1,833.63**
- Maximum weekly benefit: **\$1,228.53**
- Maximum benefit percentage: **67%**

Maximum benefit period: **12 weeks**

Employees whose leaves began in 2025 will be paid the benefit rate in effect on the first day of your leave.

Paid Family Leave is funded through employee payroll contributions that are set by New York State each year to match the cost of coverage.

Employee contributions are set annually by the New York State Department of Financial Services. For more information about this, as well as specifics of the law, and a calculator to estimate your own payroll contributions, please visit:

<https://paidfamilyleave.ny.gov/>

Retirement Plan Contribution Limits for 2026

The IRS has announced the retirement plan contribution limits for 2026.

Employees can contribute up to \$23,000 into their 401(k) or 403(b) retirement accounts in 2026. Anyone over age 50 can contribute an additional \$7,500 in catch-up contributions.

Please visit the [Corebridge website](#) for additional information or contact [Courtney Mickels](#) in HR.

Review Your Retirement Plans and Utilize Financial Planning Services in November

Greg Reo of **Corebridge Financial** will be on site on **Tuesday, November 25 at Bishop Burke Admin Conference Room in Gloversville.**

Schedule individual meetings to review your financial plan and get answers to important question you may have.

To schedule a meeting in **Gloversville on November 25 with Greg Reo** please use this link: [APPOINTMENT REGISTRATION](#)

Click [HERE](#) to schedule a virtual meeting or phone appointment.



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For assistance with any Human Resources related matter or information, contact a member of the Human Resources team at: <https://bit.ly/humanresources2025>

This newsletter will be archived at the following link: <https://thearclexington.org/hr-updates>

CDPHP: An Update on Contract Discussions with St. Peter's Health Partners

St. Peter's Health Partners (SPHP) recently notified CDPHP® Medicare Advantage members that they will leave our provider network if a new contract isn't agreed upon by December 31, 2025.

These types of contract discussions are normal for this time of year, and it's common for these conversations to continue well into the fourth quarter – or even the first quarter of the following year – without any disruption in care.

While most of these discussions between insurers and providers occur privately, some can become public. You'll likely continue to hear about these discussions as more doctors and hospitals locally and nationwide use public pressure as a negotiation tactic.

We know our members value the care they receive from their SPHP doctors and hospitals. Hearing that they may choose to leave the CDPHP network can be confusing and stressful. **Our number one goal is to keep St. Peter's Health Partners in our strong network.**

For updates on our negotiations as they become available, [please visit our website](#)

Required Notice:

No action is required - *We are required by law to issue the attached notice annually to all employees. This Notice is also posted on NFPSolutions/Employee Navigator (formerly known as RKSolutions).*

[Attached is a copy of the Summary Annual Report \(SAR\)](#) for the The Arc Lexington NY. This report is required by the Employee Retirement Income Security Act of 1974 (ERISA). It provides a summarized text version of a filing the Plan makes with the EBSA, an agency within the DOL, on an annual basis.

Plan participants have a right to receive a paper version of the above-referenced document upon request.

Growing Our Talent Together: The Arc Lexington & Maria College Partnership



We're excited to announce a new partnership with **Maria College**—bringing education and career advancement opportunities directly to our employees! This collaboration supports **recruitment, retention, and professional growth**, making it easier to earn credentials while continuing to do meaningful work here at The Arc Lexington.

Programs Available Through Maria College

Employees can explore the following academic pathways:

- **Medical Assistant Certificate**
- **Practical Nurse (LPN) Certificate**
- **Nursing AAS (RN) Degree**
- **Online RN-to-BSN Completion (for currently licensed RNs)**
- **CASAC Training Program**

What Maria College Provides

- On-site admissions and information sessions
- Academic advising to help choose the right path
- Virtual academic success coaching.

Stay tuned for upcoming on-site information sessions and enrollment details!

LEXINGTON EMPLOYEE MILESTONES

Congratulations and thank you to the following employees celebrating milestones in September and October.

35 Years

Dean Neri, Residential, Oct. 16
Kim Schutz, Administration, Sept. 20

30 Years

April Ferris, Day Habilitation, Oct. 2
Amy Langley, Residential, Sept. 5
Penny Ropeter-Webber, Day Habilitation, Sept. 2

25 Years

Renee Gee, Residential, Sept. 11
Marla Lathers, Clinical, Sept. 5
Vicki Scheuerman, Day Habilitation, Sept. 11

20 Years

Rose Marie Daley, Residential, Sept. 6
Shannon Enders, Residential, Sept. 6
Rachel Foster, Day Habilitation, Oct. 3
Theresa Walters, Residential, Sept. 6

15 Years

Stacy Pettit, Residential, Oct. 4
Stephanie Simonds, Day Habilitation, Sept. 1

10 Years

Elizabeth Cionek, Residential, Sept. 28
Samia Eason, Residential, Sept. 21
Kelsey Hagadorn, Residential, Oct. 19
Colleen Handy Rowback, Residential, Sept. 26
Nicole MacGregor, Transitions, Sept. 8
Shawn McMillan, Residential, Sept. 21

5 Years

Derek Bates, Residential, Oct. 2
Rachel Bromber, Residential, Sept. 8
Wayne Buyce, Jr., Residential, Sept. 8
Alexandra Marie Henderson, Administration, Sept. 7
Burke Herrick, Residential, Sept. 8
Love Nemecek, Transitions, Sept. 8
J. Reali, Administration, Oct. 14
Annie Stock, Transitions, Sept. 8
Samantha Wade, Residential, Oct. 5
Alyssa Wameling, Residential, Oct. 19

1 Year

Jodi Abbott, Residential, Oct. 14
Lindsay Arnold, Employment, Sept. 23
Cynthia Baxter, Residential, Sept. 9
Meghan Benjamin, Residential, Oct. 7
Sarah Bowden, Residential, Oct. 7
Kasey Brown, Residential, Oct. 21
Nicole Butler, Residential, Sept. 9
Carol Crane, Residential, Oct. 21
Emily Daley, Clinical, Sept. 16
Anastasia Dence, Residential, Oct. 21
Payton Ferris, Residential, Sept. 9
Melissa Filkins, Residential, Oct. 13
Natalie Florek, Residential, Sept. 22
Harold Florez, Residential, Oct. 7
Mickayla Gordon, Day Habilitation, Oct. 7
Isabella Greco, Residential, Oct. 21
Alex Fuller, Administration, Sept. 11
Iyanna Gilot, Residential, Sept. 9
Holly Marie Lamont, Residential, Sept. 23
Robert Manno, Jr, Employment, Oct. 23
Leanna Marrero-Quinones, Administration, Sept. 16
Charlene Melo, Residential, Oct. 13
Summer Phillip, Residential, Sept. 16
Nathaniel Rallo, Residential, Oct. 21
Hashay Redding, Residential, Sept. 16
Rebecca Streeter, Clinical, Sept. 16
Dana Stuthmann, Residential, Oct. 13
Shameka Stutter, Residential, Oct. 21
Charity Taylor, Residential, Sept. 9
Kyle Taylor, Maintenance, Sept. 23
David Thompson, Residential, Sept. 23
Keanna Williams, Residential, Sept. 23
Jacob Willwerth, Nigra Arts Center, Sept. 23
Susan Wood, Residential, Sept. 9

Lexington Retirees

George Grosse, Employment,
22 years of service

2026 HOLIDAYS AND PAY PERIODS/DATES

Holiday	Day Observed Non-Residential Programs	Day Observed Residential
New Year's Day	Thursday, January 1	Thursday, January 1
Martin Luther King Jr. Day	Monday, January 19	Monday, January 19
President's Day	Monday, February 16	Monday, February 16
Memorial Day	Monday, May 25	Monday, May 25
Independence Day	Friday, July 3	Saturday, July 4
Labor Day	Monday, September 7	Monday, September 7
Thanksgiving Day	Thursday, November 26	Thursday, November 26
Day after Thanksgiving	Friday, November 27	Friday, November 27
Christmas Eve	Thursday, December 24	Thursday, December 24
Christmas Day	Friday, December 25	Friday, December 25

PAYROLL PERIODS AND PAY DATES FOR THE YEAR 2026

12/14/25 – 12/27/25	01/02/26	06/14/26 – 06/27/26	07/03/26
12/28/25 – 01/10/26	01/16/26	06/28/26 – 07/11/26	07/17/26
01/11/26 – 01/24/26	01/30/26	07/12/26 – 07/25/26	07/31/26
01/25/26 – 02/07/26	02/13/26	07/26/26 – 08/08/26	08/14/26
02/08/26 – 02/21/26	02/27/26	08/09/26 – 08/22/26	08/28/26
02/22/26 – 03/07/26	03/13/26	08/23/26 – 09/05/26	09/11/26
03/08/26 – 03/21/26	03/27/26	09/06/26 – 09/19/26	09/25/26
03/22/26 – 04/04/26	04/10/26	09/20/26 – 10/03/26	10/09/26
04/05/26 – 04/18/26	04/24/26	10/04/26 – 10/17/26	10/23/26
04/19/26 – 05/02/26	05/08/26	10/18/26 – 10/31/26	11/06/26
05/03/26 – 05/16/26	05/22/26	11/01/26 – 11/14/26	11/20/26
05/17/26 – 05/30/26	06/05/26	11/15/26 – 11/28/26	12/04/26
05/31/26 – 06/13/26	06/19/26	11/29/26 – 12/12/26	12/18/26



Lexington's Mission

We empower people with autism and developmental disabilities to live their best lives, every day, by partnering with their families, our employees and our community.