



PREMIUM RATES

- Health and dental insurance premiums will have a slight increase in 2026.
- MetLife's income protection plans will remain the same.

FLEXIBLE SPENDING ACCOUNTS (FSA)

- The annual contribution limit for Health Care Flexible Spending Accounts (FSA) will increase to \$3,300. *Up to \$640 will carryover into 2026.*
 - Up to \$660 will carryover from your healthcare FSA into 2027.
- The annual contribution limit for Dependent Care FSA will increase to \$7,500 per household.

REMINDER: You must re-enroll in FSA each year during Open Enrollment to continue participation in the new year.

HEALTH CARE PLAN DESIGN UPDATES

- Minor adjustments will be made to individual deductibles across all plans, to include a separate family deductible.
- There will be no changes to the Premier POS out-of-pocket maximum.
- There will be a minimal increase to the Standard POS out-of-pocket maximum.
- There will be no changes to copays, coinsurance, or coverage.
- Due to the IRS inflation rules, the deductibles for the high-deductible health plan enrollees will increase to \$3,400 (an increase of \$100) for employee-only coverage and \$6,800 (an increase of \$200) for dependent-level coverage.

VOLUNTARY BENEFITS

New Plan Offerings for 2026

- Car Warranty Program (TOCO)
- Cancer Advocate Plus
- Individual Short-Term Disability Plan

Changes to Plan Offerings in 2026

- Rainwalk is replacing Pet Partners as our approved pet insurance vendor.
- Accident & Hospital Indemnity plan benefits will increase; wellness benefit will be removed due to state legislation.

COMING SOON: VERA WHOLE HEALTH

Access to PCPs, health coaches, dieticians, behavioral health clinicians, and more

- **Same or next day appointments**
- **Extended hours & on-call providers**
- **On-site labs & starter medications**

Beginning 1/1/2026: If you're enrolled in the Premier POS or Standard POS plans - your office visit copay to this provider is covered at **no cost!**

If you're enrolled in the high-deductible health plan, you will be responsible for the full cost of the visit until you reach your deductible.