

Your 2026 Benefits Open Enrollment is here!



Open Enrollment for your 2026 benefits starts on October 27, 2025 and ends on November 7, 2025.

Open Enrollment is your annual opportunity to enroll or make changes to your benefits, including: medical, disability, and life insurance as well as health savings accounts and more.

Key Changes for 2026 include:

- There will be an increase to UHC medical premiums on Core, Basic, and Plus plans of 3%.
- UHC Rewards will continue to be part of our wellness program in 2026. The new annual reward amount is increasing to \$250.
- There are changes to our pharmacy providers in 2026. Beginning January 1, our pharmacy benefit manager (PBM) will be Express Scripts (ESI) by Evernorth. Speciality Medications savings and alternative funding programs will now be administered by NFP RX Solutions. Please note, your new ID cards will be branded with Evernorth (not ESI).
- There will be a slight increase to dental premiums. Plans will continue to be offered through CIGNA.

- For 2026, the maximum contribution limit for a Health Savings Account is \$4,400 for individual coverage and \$8,750 for family coverage. Loyola University will continue to contribute \$250 for individuals or \$500 for families.
- For 2026, the maximum contribution limit for a Health Care FSA is \$3,400, and the maximum contribution limit for Dependent Care FSA is \$7,500. FSA plans will be administered by Associated Bank beginning in 2026.
- During this year's Open Enrollment, you will be allowed to enroll yourself and your dependents for voluntary life insurance up the guarantee issue amounts without Evidence of Insurability (EOI). If you were previously denied or withdrew medical underwriting, this increase will not be available to you.

You cannot make changes outside of the Open Enrollment period unless you experience a qualifying life event (marriage, birth, adoption, divorce, etc.). Changes must occur within 30 days after the qualifying life event.