

# Benefits open enrollment 2026



We're excited to introduce our new **Refresco Benefits Navigator** tool to help you and your family get the most out of your benefits. The Benefits Navigator will direct log on to UKG then click on **Benefits > Manage My Benefits**. You can also log directly on to UKG at <https://e43.ultipro.com/login.aspx> and follow the same steps.

**Note:** The information included on the Refresco Benefits Navigator is specific to non-union employees.

## Passive open enrollment 2026 - October 1, 2025 - October 15, 2025

### What does passive enrollment mean?

If you choose not to take any action during the open enrollment period, your existing benefit elections will roll over to the upcoming plan year. The only benefits you will have to take action on are the health and dependent care flexible spending accounts (FSA) if you would like to elect a contribution amount for 2026.

If you would like to change your benefit elections or enroll in benefits you did not previously elect, you will need to do so during the open enrollment dates. Outside of those dates, you may not make changes to your benefits unless you experience a qualifying life event.

### UHC Surest medical plan

- No deductible or coinsurance
- Upfront copays that vary by provider and services
- Access to the UHC Choice Plus Network
- 100% preventive care coverage
- Intuitive mobile app experience with an instant price comparison tool

### UMR Traditional PPO medical plan

- Has a deductible, coinsurance or copays and an out-of-pocket maximum
- Access to the UHC Choice Plus Network or if you reside in New York, you will utilize the Magnacare Network
- 100% preventive care coverage

### UMR HDHP medical plan

- Has a deductible, coinsurance or copays and an out-of-pocket maximum
- Access to the UHC Choice Plus Network or if you reside in New York, you will utilize the Magnacare Network
- 100% preventive care coverage
- Access to enroll in health savings account (HSA)

### **NEW** First Stop Health

Get fast, confidential virtual care at no cost anytime, anywhere. Services include primary care, urgent care, prescriptions, referrals, health coaching, and much more! All designed to support your health wherever you are.

- Completely **FREE** to use
- 24/7 virtual doctor visits
- Mental healthcare
- Health coaching
- Virtual therapy

### Kaiser HMO medical plan (California only)

- No deductible or coinsurance
- Access to in-network only for Kaiser facilities and physicians
- 100% preventive care coverage
- Only eligible to employees residing in California

For questions or concerns contact the Benefits Service Center:  
(877) 830-0388 | Monday - Friday 8:30 a.m. - 8 p.m. EST

### Health savings account (HSA)

Eligible participants may contribute to the HSA in pre-tax dollars up to the IRS annual maximum. If you are currently participating in the HSA, your existing annual contribution amount will roll over to the new plan year.

### Flexible spending account (FSA)

Employees who are not enrolled in a High Deductible Health Plan with an accompanying HSA may contribute pre-tax dollars up to the IRS annual maximum. **You must re-elect FSA each year to continue contributing.**

### Dependent day care FSA

**IMPORTANT UPDATE:** all employees may now contribute up to **\$7,500 per household** (with a few exceptions per IRS Publication 503) to pay for eligible child and elder care expenses. **You must re-elect FSA each year to continue contributing.**



#### Reminder:

FSA elections do not carry over



### Mental health resource guide

This guide is designed to support and empower our employees in maintaining their mental well-being and provides valuable information and resources. By prioritizing mental health, we aim to foster a supportive and resilient workplace where everyone can thrive. Scan the QR code to explore the guide and discover resources available to you and your family to enhance your mental health.

### Voluntary short-term disability, long-term disability\* or critical illness insurance

- No evidence of insurability required during annual open enrollment.

\*All new enrollees are subject to a pre-existing condition for the voluntary long-term disability. All care/treatment that was received for a condition within three months prior to the effective date will not be covered for 12 months under the plan.

### Voluntary employee and spouse supplemental life insurance

- If you are currently enrolled in voluntary supplemental life, you can increase your election by one time at annual open enrollment without EOI.
- Any amounts above \$200,000 for employees or \$50,000 for spouses will require EOI.
- If you are not currently enrolled in voluntary supplemental life, EOI will be required.

### **NEW** Homethrive

When care falls through, reach out to Homethrive! With Homethrive, you have access to:

- Completely **FREE** to use
- Backup child care (fast, vetted, easy)
- Support across life stages
- Unlimited 1:1 care guides
- 24/7 digital access
- Seamless benefits integration

