



2026 OPEN ENROLLMENT HIGHLIGHTS

OPEN ENROLLMENT WILL BE HELD DECEMBER 1 - DECEMBER 8, 2025

ACTIVE OPEN ENROLLMENT

This means every benefit eligible employee **MUST** make an election during the Open Enrollment period, regardless of whether or not you are currently enrolled in benefits. To make changes, please submit the enrollment form to HR by **December 8, 2025**.

If you do not make an election during this time, you will **NOT** be enrolled in coverage in the new plan year, effective January 1, 2026.

CONTINUE TO THE NEXT PAGE FOR ADDITIONAL 2026 PLAN HIGHLIGHTS →

2026 BENEFIT HIGHLIGHTS:

MEDICAL & PRESCRIPTION DRUG PLANS:

The medical coverage will remain with Aetna. You will have the option to choose from two plans: the **OAMC HDHP with HSA** and **EPO**. The High EPO plan has been removed. There will be plan changes for the EPO plan. Please refer to the benefits guide to review the changes.

HEALTH SAVINGS ACCOUNT (HSA)

For only those enrolling in the OAMC HDHP with Health Savings Account (HSA), you will be automatically enrolled in the HSA and put aside any pre-tax funds and save for any eligible expenses through Inspira, Aetna's preferred HSA partner. Please see the guide for additional information.

DENTAL PLAN

The dental coverage will remain with Aetna for the 2026 plan year. You will have the option to choose from two plans: the DHMO and DPPO.

VISION PLAN

The vision coverage will remain with Aetna for the 2026 plan year with no plan changes.

COMMUTER BENEFITS

The IRS allows up to **\$340** per month to be deducted pre-tax from your paycheck for commuter costs, and up to **\$340** per month pre-tax from your paycheck for parking costs.

VOLUNTARY LEGAL PLAN

IDIQ will continue to administer the Voluntary Legal Plan. A legal plan will provide you access to attorneys in an affordable way. If elected, this plan is paid by employees through a bi-weekly payroll deduction of **\$6.90**.

LIFE/AD&D & LTD

NEW CARRIER AND BENEFIT OPTIONS!

Life and disability coverage will be moving to Lincoln Financial for the 2026 plan year. Vital Health will continue to pay 100% of the premium for the Lincoln Financial Life, AD&D, and Long-Term Disability Benefits. Additionally, there will be two new offerings, voluntary life and voluntary Short-Term Disability, please refer to the benefit guide for additional information.

GOOD NEWS! During open enrollment, employees will be permitted to enroll in benefit, not to exceed the Guaranteed Issue amount without submitting Evidence of Insurability (EOI). Any elections exceeding the Guaranteed Issue amount will require EOI to be submitted and approved by Lincoln.

VOLUNTARY ID THEFT & CREDIT MONITORING

IDIQ will continue to administer the Voluntary ID Theft & Credit Monitoring benefits. Credit monitoring is the only automated way to keep a constant eye on your credit so you can be made aware of any changes that could signal identity theft right away. If elected, this plan is paid by employees through a bi-weekly payroll deduction of **\$5.52**.

VOLUNTARY COLONIAL LIFE PRODUCTS

These plans are designed to offset your elected plans and supplement any unexpected accident, sickness or hospital stay. These plans are paid by the employee through bi-weekly deductions based on the plans selected. Products available include:

- Short-Term Disability
- Life Insurance
- Accident Insurance
- Cancer/Critical Illness Insurance
- Hospital Confinement Indemnity Insurance

For more information please email lisa@coloniallife.com or call **856-983-9600**.