

WHAT'S NEW FOR 2026:

OPEN ENROLLMENT AT A GLANCE

This resource provides an overview of what's new and changing for the 2026 benefits year.

The 2026 plan design includes updates to the provider network, as well as changes to deductibles, copays, coinsurance, and out-of-pocket maximums. Be sure to visit uphtotalrewards.com/openenrollment review the benefits guide specific to your role for full details.



Benefit	2025	2026
Health Insurance Administrator	HealthPartners UnityPoint Health	Wellmark Blue Cross Blue Shield
Health Insurance Network	Limited network with less choice and accessibility	Multi-tiered network with expanded choices and accessibility
Health Insurance Premiums	Premiums range from \$50.04 - \$411.53 per pay period	Premium increases range from \$0.69 - \$5.64 per pay period
Flexible Spending Account Administrator	HealthPartners UnityPoint Health	WEX
Flexible Spending Account Annual Limits	Medical/Limited Use: \$3,300 Dependent Care: \$5,000	Medical/Limited Use: \$3,400 Dependent Care: \$7,500
Health Savings Account Annual Limits	Individual: \$4,300 All Other Tiers: \$8,550	Individual: \$4,400 All Other Tiers: \$8,750
Dental Insurance Premiums	Premiums range from \$6.15 - \$30.14 per pay period	Premium increases range from \$0.10 - \$0.48 per pay period
Voluntary Life Insurance Spouse Maximum	\$100,000	\$250,000
Voluntary Life and AD&D Coverage Increases	Can increase for you and/or your spouse/domestic partner by \$10,000 without Evidence of Insurability (EOI) (no medical questions asked)	
Legal Services	Standard Coverage	Expanded services for parents and grandparents
Vision Insurance Premiums	Premiums range from \$3.29 - \$9.38 per pay period	Premium increases range from \$0.47 - \$1.33 per pay period
Paid Time Off (PTO) Cash Out	Up to 40 hours	Up to 80 hours based on years of service*: 0-4 years: 40 hours 5-9 years: 60 hours 10+ years: 80 hours
Parental Leave Paid Time Off (PTO)	40 hours	80 hours*

*Team members who are part of a collective bargaining unit are subject to the terms of their collective bargaining agreement. Please see your contract for details on these benefits.



UnityPoint Health