TIP SHEET

Open Enrollment

2026 Open Enrollment begins on Tuesday, October 28 and ends at 5 p.m. CST on November 11.

Open Enrollment Key Points

- Current benefits can be reviewed by using this tip sheet. Current benefit elections are also provided during the Open Enrollment experience.
- The insurance premiums listed next to each benefit are what you will pay each pay period. UnityPoint Health takes premiums out of 26 pay checks annually. Flexible Spending Accounts (FSA) in 2026 will be taken out of 26 pay checks. Please note, the employer contribution is the amount that UnityPoint Health will contribute/pay towards your insurance.
- When clicking through the different benefit options, if you currently have the selected insurance coverage and you are not needing to make any changes for 2026, you can click next. At the end, when you click Submit, you will be provided with a detailed confirmation page that will show the elected plans and any dependents that are attached.
- To waive a benefit that you are not interested in electing, scroll to the bottom of the elections, and select to waive the benefit. Example: Waive Dental Insurance.
- Benefits may vary based on your location/bargaining agreement. For full details regarding benefit offerings, please refer to the benefit guide applicable to your affiliate/role, which can be found here.
- **Dependents:** dependents can be added/edited during Open Enrollment by all team members (see step 5 below)
- **Beneficiaries:**
    - **401k Beneficiaries – All Team Members:** must be updated at netbenefits.com.
    - **Life Insurance/AD&D – All Team Members:** beneficiaries must be added/updated through Prudential Insurance Company, the beneficiary administrator for UnityPoint Health's sponsored voluntary life/ accidental death and dismemberment (AD&D) insurance:
        - Access the secure Beneficiary Designation website at www.prudential.com/mybenefits.

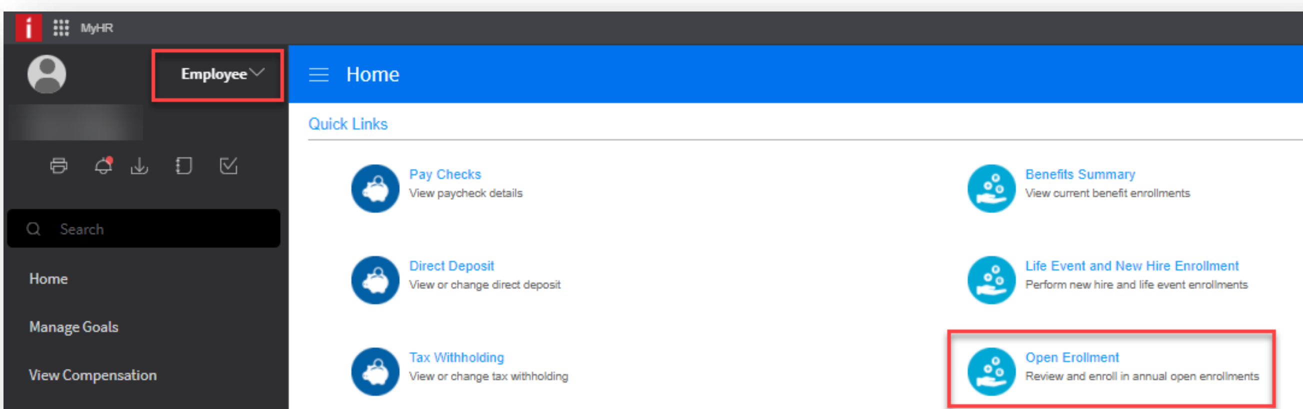
UnityPoint Health

TIP SHEET

Open Enrollment

- If you have previously added your beneficiaries via the Prudential website, you can log in to review and/or update your beneficiaries. If you are new to the website, select “Register Now” and follow the steps below.
- In the Control Number field, please enter **70433.**
- Complete the required information on the following screens and create a personal User ID and personal password.
- You will then be prompted to log in with your new User ID and password.
- To verify your account, a verification code will be sent to the email you provided during registration.
- After logging in and verifying your account, you will be prompted to update your contact information.
- You will then be directed to your beneficiaries. Click “Update Beneficiaries” to review/edit.
- Click **SUBMIT** to save your beneficiary designations at the conclusion of your transaction.

1. Make sure you are in Employee access and then select Open Enrollment:

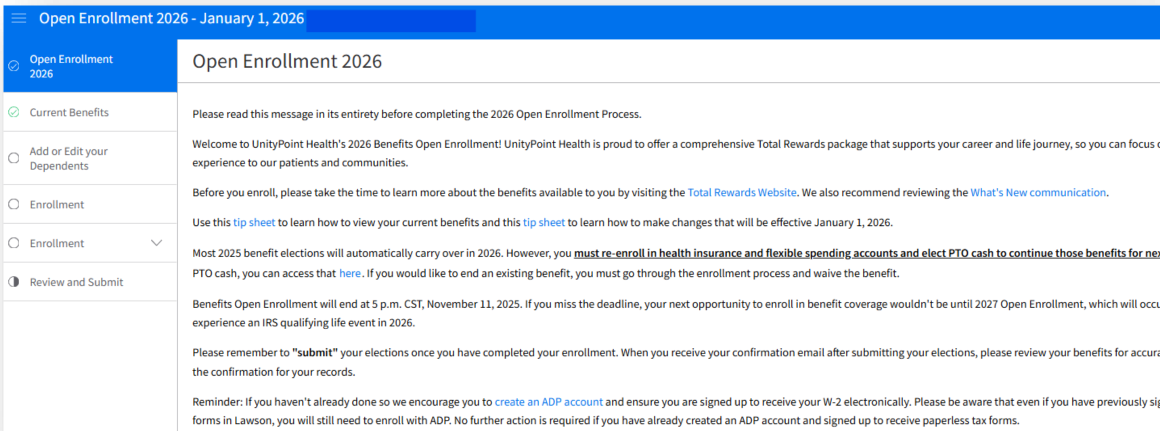


2. The Open Enrollment 2026 instructions page will display. Please read the instructions in their entirety before completing the Open Enrollment Process.

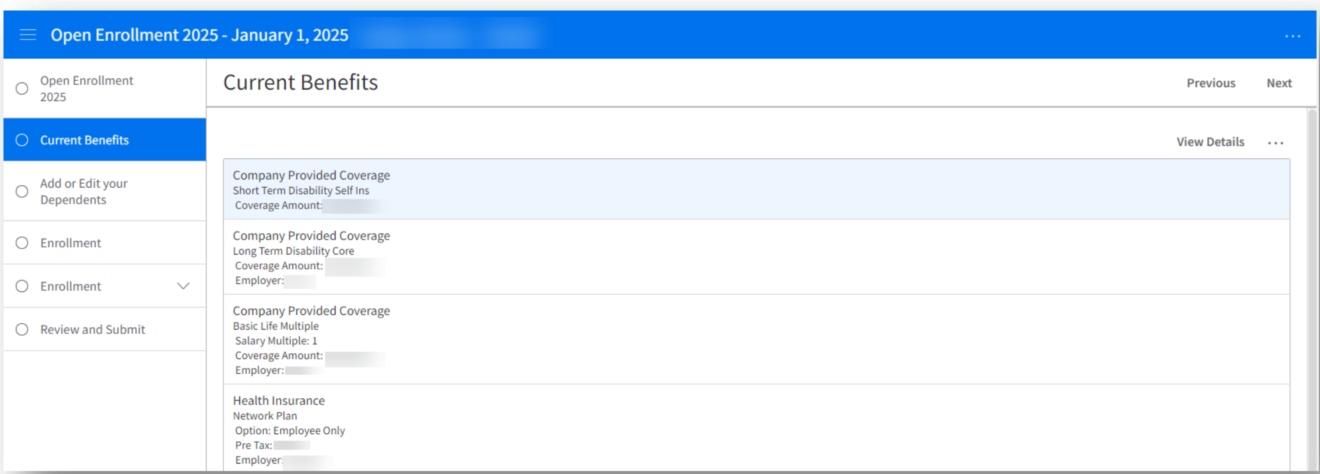
TIP SHEET

Open Enrollment

3. On each page during the process, after selecting your benefits, confirming you do not want to make any changes to your current benefits, or waiving the benefit, you will select Next at the top of the screen to advance to the next page:

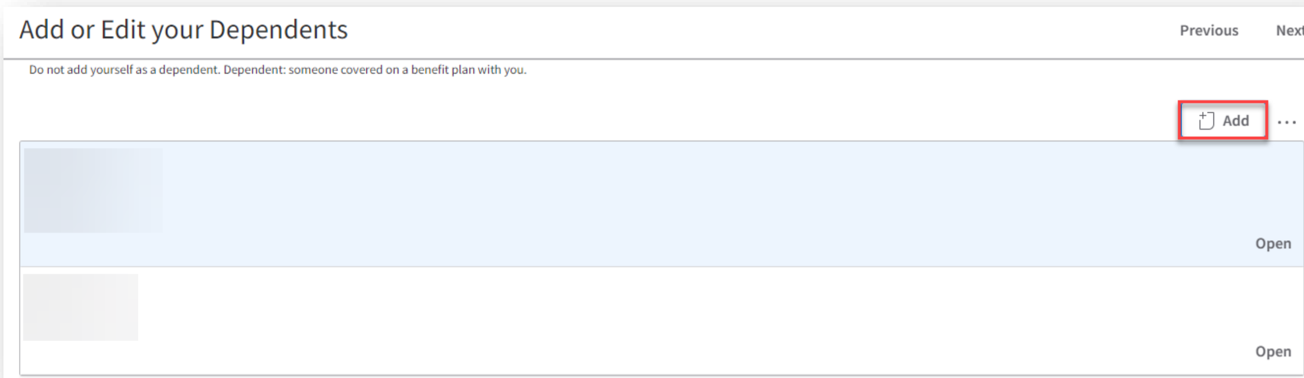


4. The Current Benefits tab shows what you have elected for the current benefit year:

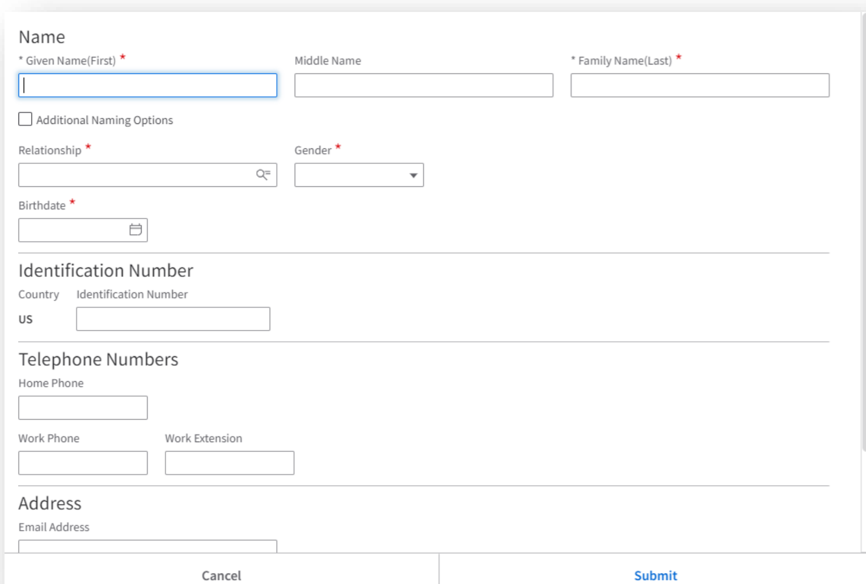


UnityPoint Health

5. The Add or Edit your Dependents tab allows you to add any new dependents. Do not forget to scroll down or select 100 records per page to see all your dependents listed so you do not add them again. It is important to ensure that all are listed before proceeding so that you can attach them to the desired plan as a dependent when completing your enrollment. Once the enrollment window has passed, any changes to dependents will need to be made by contacting AskHR. Do not add yourself as a dependent. The life insurance plans you select for spouse/domestic partner or child is your policy, so no beneficiary is required.



When adding a dependent, it will ask you for the following:



TIP SHEET

Open Enrollment

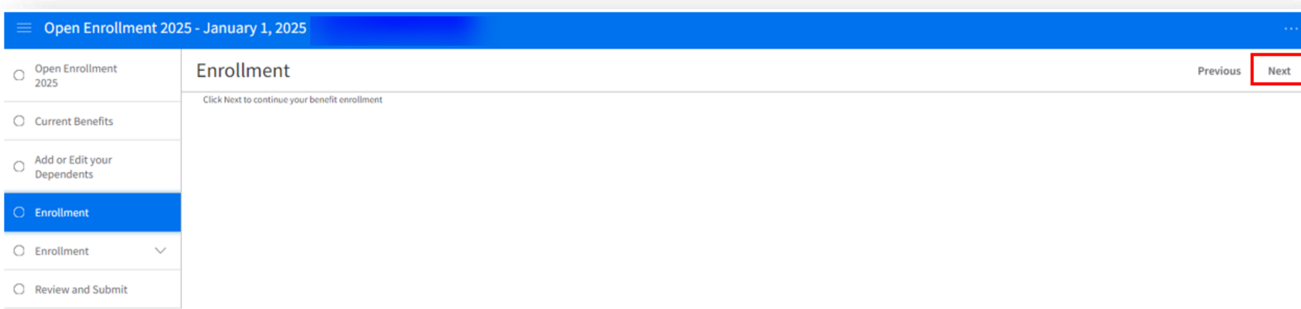
When selecting the relationship, please choose one of the following:

- CHILD – Child
- DOM PARTNR – Domestic Partner
- DP CHILD – Domestic Partner Child
- LGDEP – Legal Dependent
- SPOUSE – Spouse
- STEPCHILD – Stepchild

Please note that OTHER is an option, however, it is not an eligible relationship for benefit enrollment.

6. Once you are done completing the information needed to add a dependent, click Submit. Then click next:

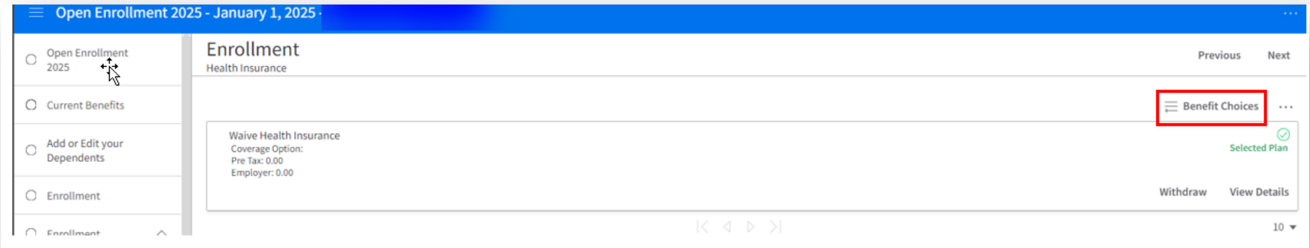
7. Click next again to continue your benefit enrollment:



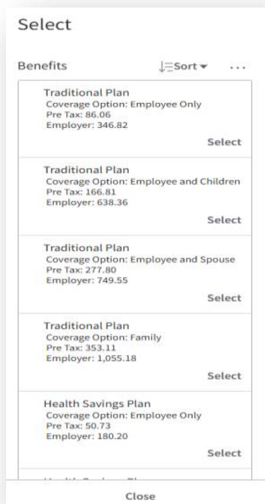
8. Now you will be directed through each individual benefit to select your enrollment options.

Open Enrollment

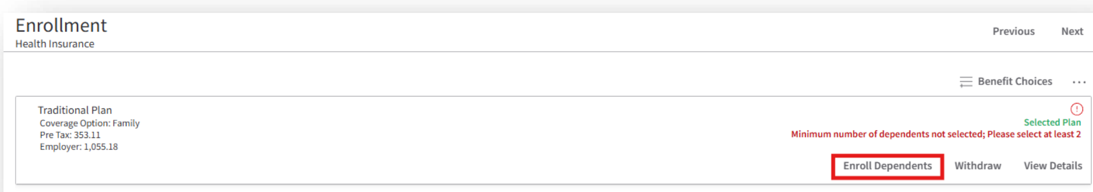
9. The first benefit election is health insurance. Go to Benefit Choices:



10. Select a plan or waive health insurance (make sure to scroll down to review all options) and then click Close:



11. When you select a plan with dependents, you will then need to enroll your dependents by clicking on Enroll Dependents:

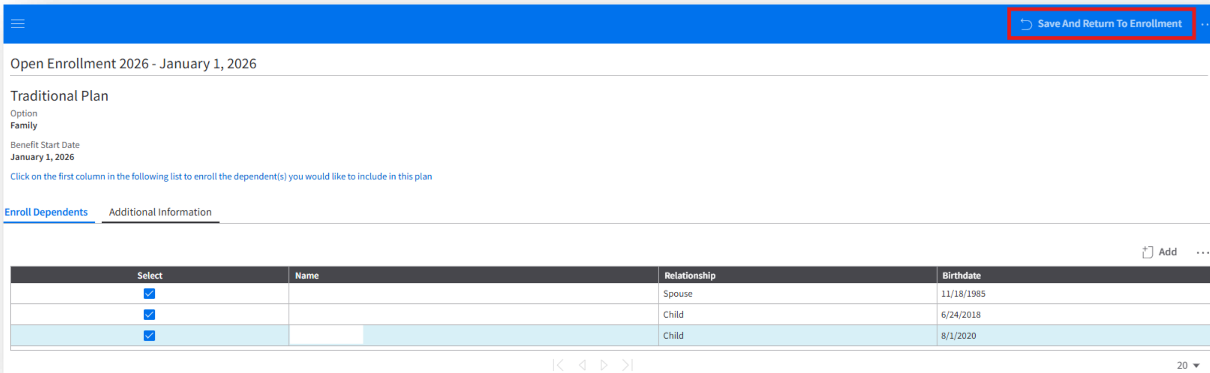


UnityPoint Health

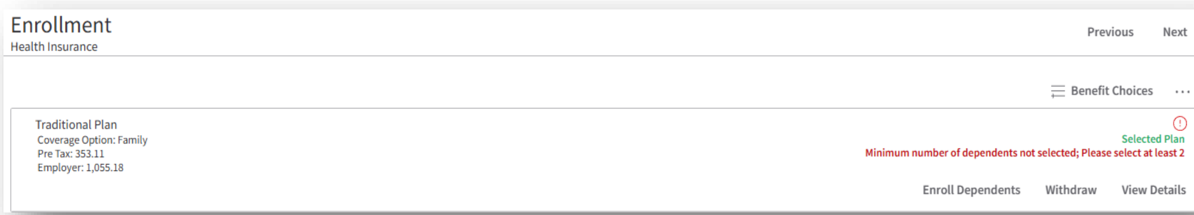
TIP SHEET

Open Enrollment

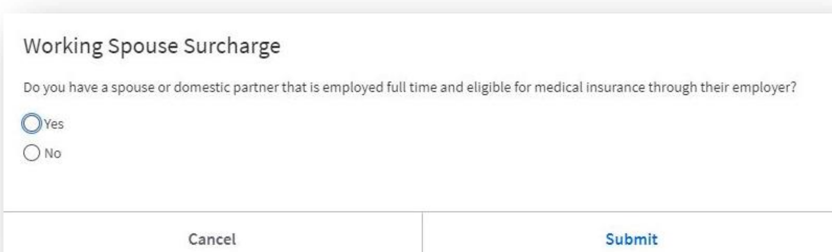
12. Once you are done selecting your dependents, click Save and Return to Enrollment at the top of the screen. *Note: if you elected the Health Savings Account (HSA) plan, all HSA contribution amounts need to be elected through the Fidelity website.



*Note: if you receive a red circle with an exclamation mark in it, please follow the prompt and make sure you have selected all applicable dependents for the selected plan:

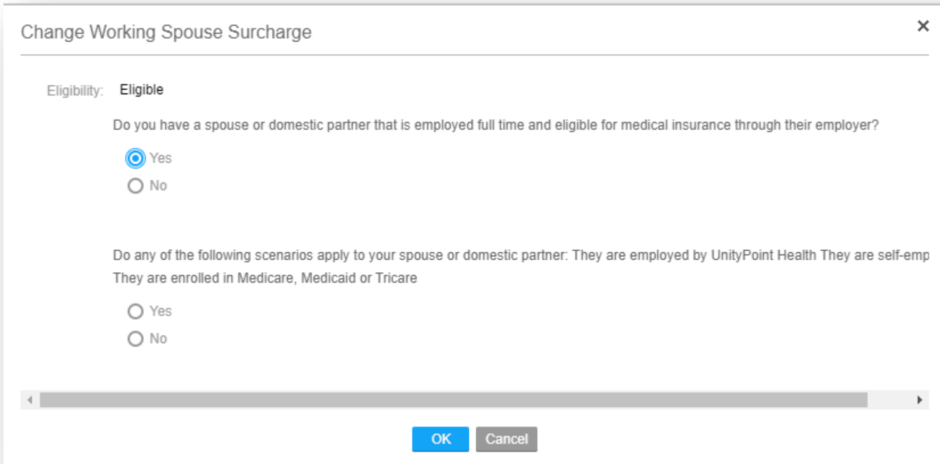


*Note: if you have not previously completed the Working Spouse Surcharge survey, you will be directed to disclose whether you should be subject to the Working Spouse Surcharge if you elect the EE+Spouse or Family plan.



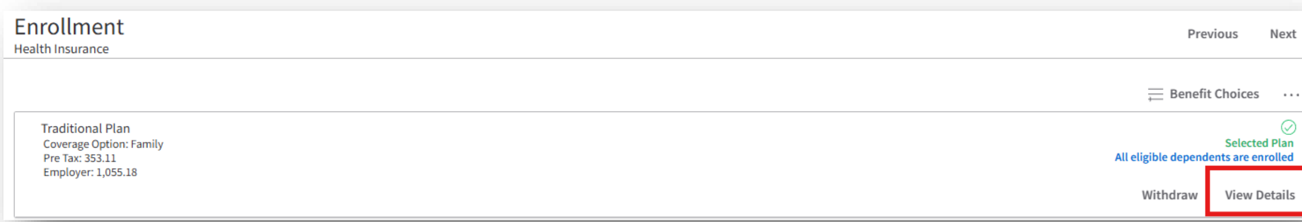
Open Enrollment

If you answer no, then you will be able to press Submit. If you choose yes, a second question will populate:

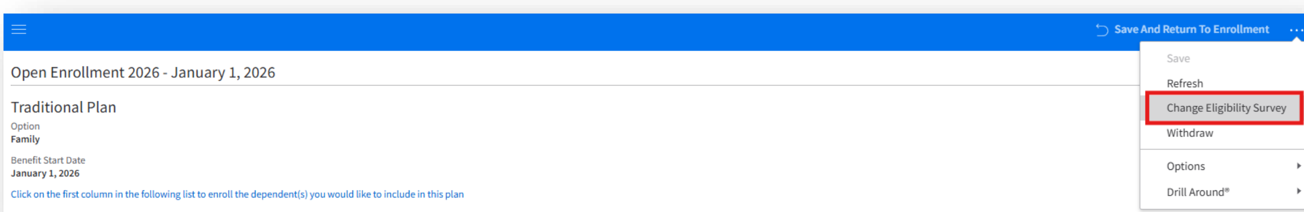


Answer the second question and click Ok. Then click Ok.

If you have previously completed the Working Spouse Surcharge survey and need to review and/or update it, from the health election screen click on View Details:



Click on the ellipse (…) and select Change Eligibility Survey:

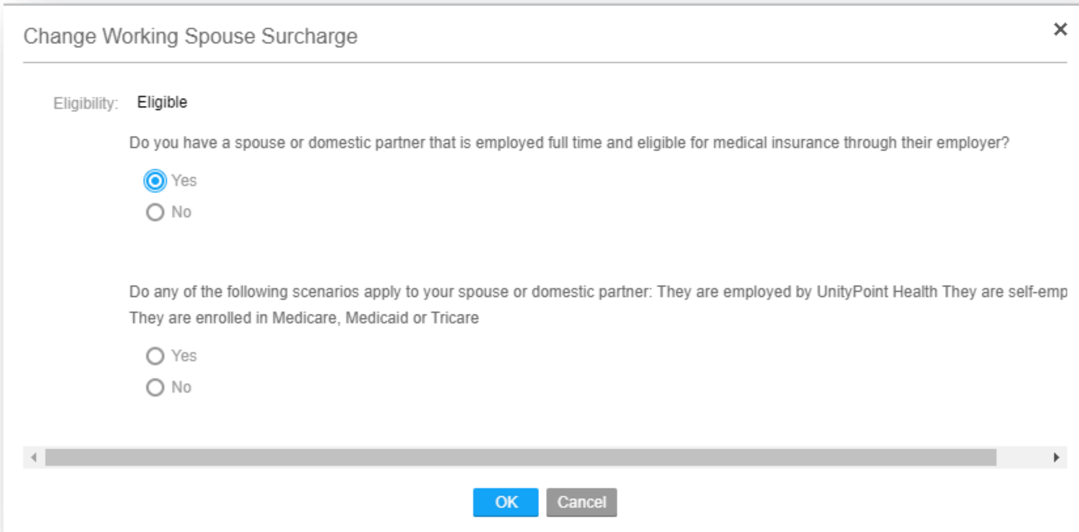


UnityPoint Health

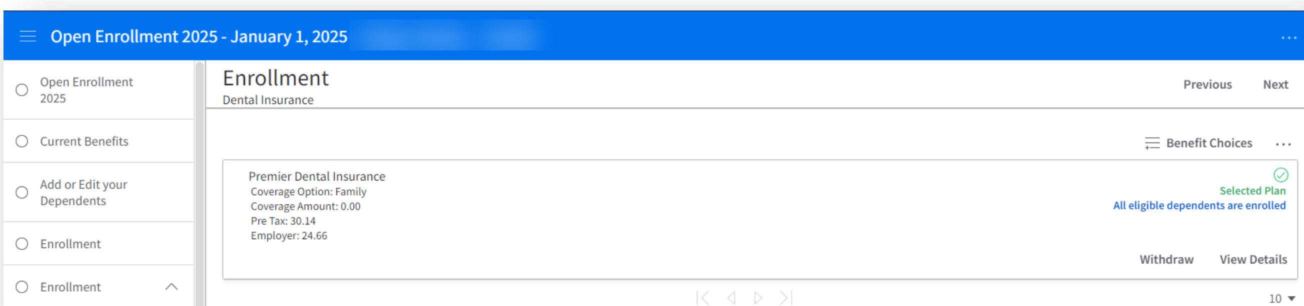
TIP SHEET

Open Enrollment

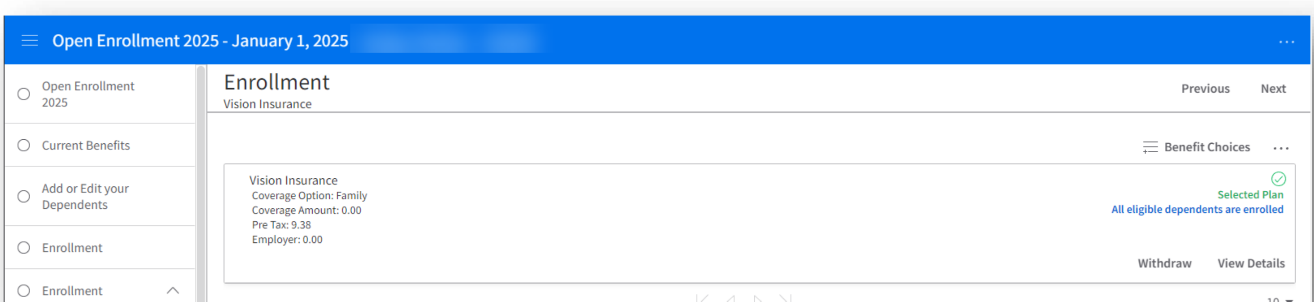
You will then be able to review and/or update your survey:



13. Your next election is Dental Insurance. Once you make your selection and select your dependents, click Next:



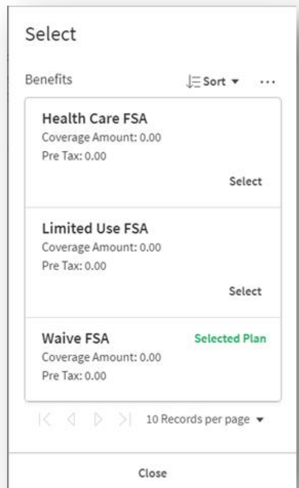
14. The next benefit to elect is Vision Insurance. Once you make your selection and select your dependents, click Next:



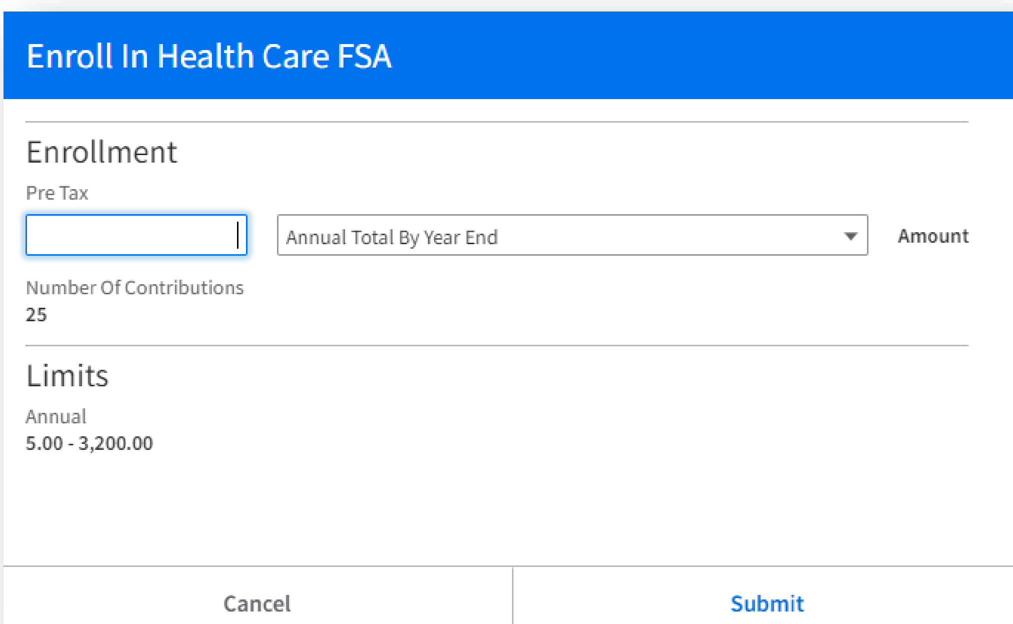
TIP SHEET

Open Enrollment

15. Health Care FSA (Flexible Spending Account) is the next election displayed. Make your 2026 selection and click Select:



If you participate in an FSA, the system will prompt you to select an amount on the next screen. Enter an amount and click Submit. *Note: if you enrolled in the High Deductible plan (HSA), you can only elect the Limited Use FSA.

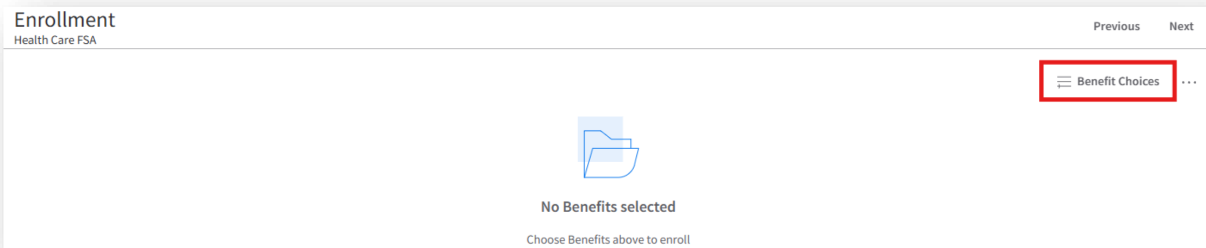


UnityPoint Health

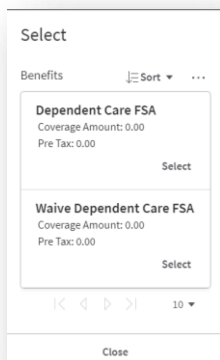
TIP SHEET

Open Enrollment

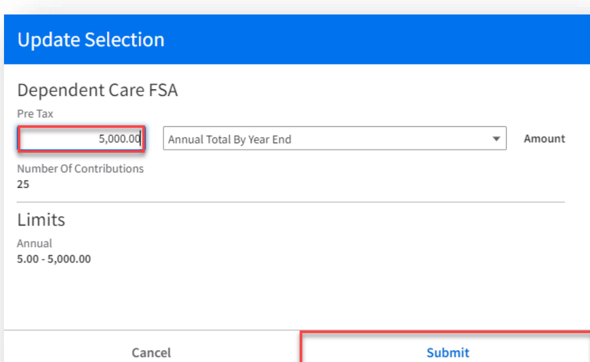
If you have elected an FSA in past years and you want to elect again for 2026, you will want to select the Benefit Choices button on the bottom right-hand side of the box and select the plan. *Note: your FSA contributions will be deducted over 26 pay periods beginning the first paycheck in 2026.



16. Dependent Care FSA is the next benefit election. Make your 2026 election and click Select:



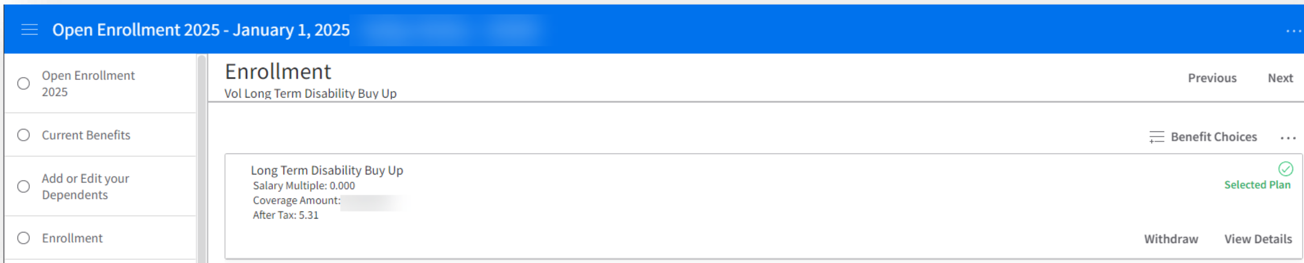
If you participate in a Dependent Care FSA, the system will prompt you to select an amount on the next screen. Enter an amount and click Submit.



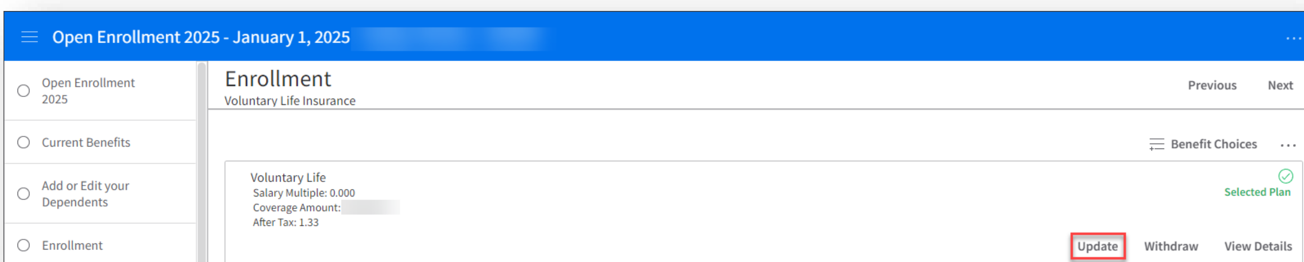
UnityPoint Health

Open Enrollment

17. Your next election may be for Long Term Disability Buy-Up, depending on role and/or region/affiliate. Make your selection and click Next:



18. You will then move onto Voluntary Life Insurance. Make your selection and click Next. If you elect Voluntary Life Insurance, the system will prompt you to select an amount on the next screen. If you wish to change the amount previously elected, you will want to select the Update button in the bottom right-hand side of the box. *Note: Evidence of Insurability (EOI) may be required based on plan requirements. You will be notified if you need to complete EOI.

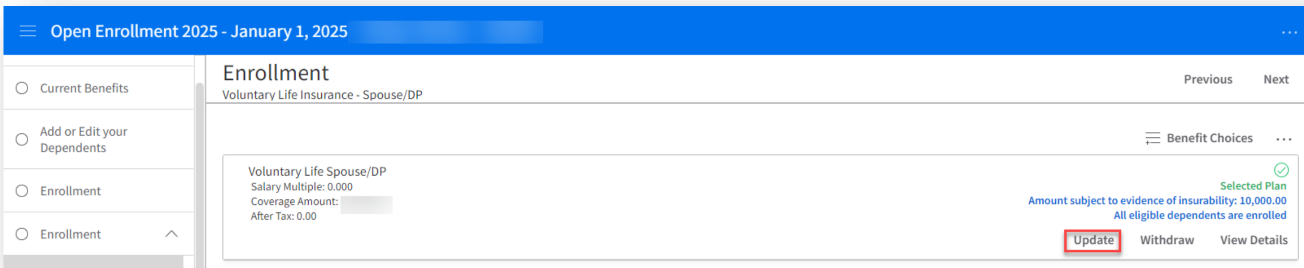


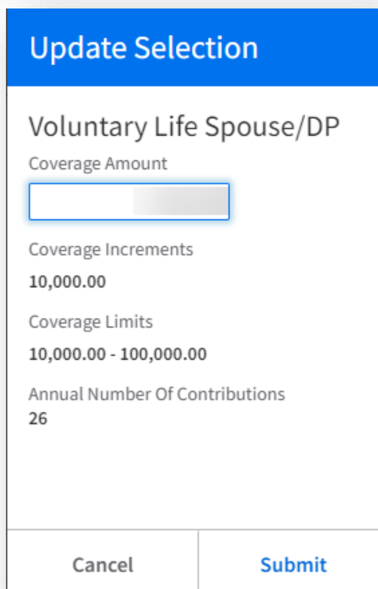
*Note: all team members need to add/update beneficiaries through Prudential. Please see steps outlined above on pages 1 and 2.

UnityPoint Health

Open Enrollment

19. Voluntary Life Spouse/DP is the election that follows. Make your selection and click Next. If you elect Voluntary Life Spouse/DP insurance, the system will prompt you to select an amount on the next screen. If you wish to change the amount previously elected, you will want to select the Update button located on the bottom right-hand side of the box:



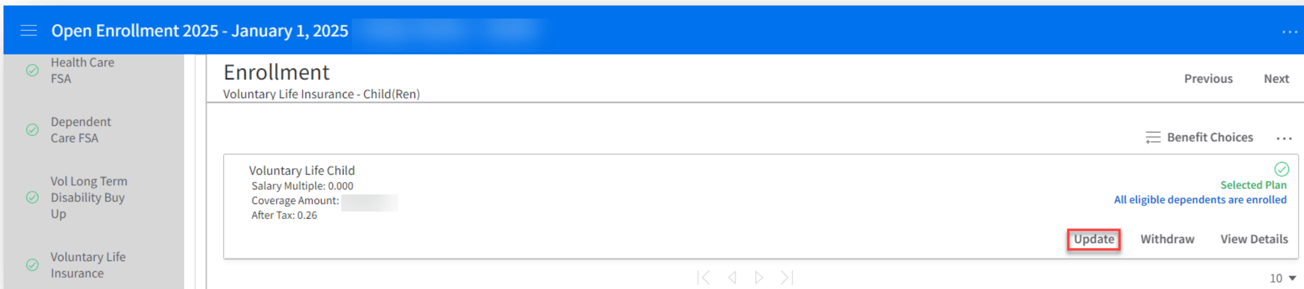


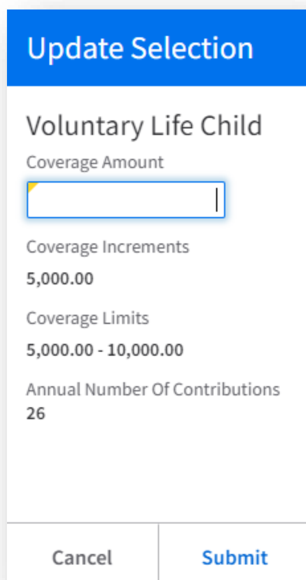
*Note: Evidence of Insurability (EOI) may be required based on plan requirements. You will be notified if you need to complete EOI.

TIP SHEET

Open Enrollment

20. Voluntary Child(ren) Life is the next election. Make your selection and click Next. If you elect Voluntary Children Life insurance, the system will prompt you to select an amount on the next screen. If you wish to change the amount previously elected, you will want to select the Update button on the bottom right-hand side of the box:

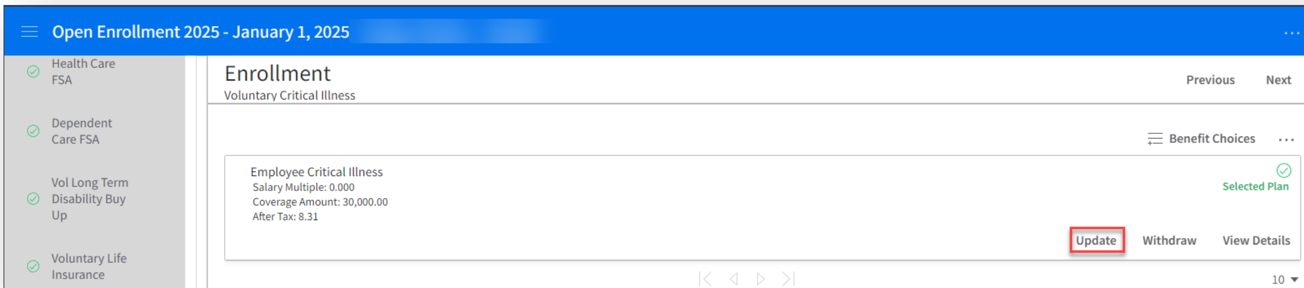


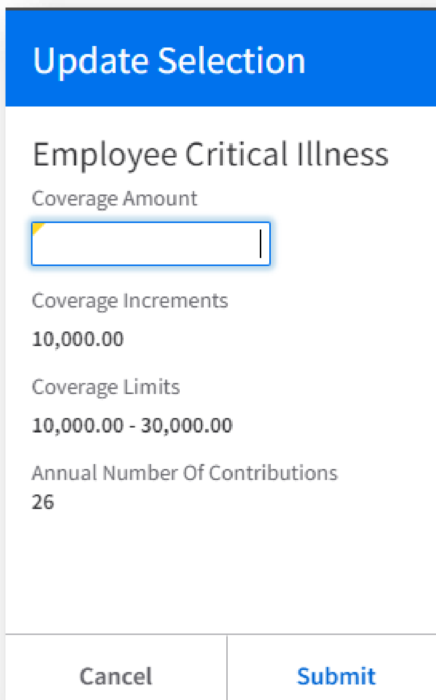


TIP SHEET

Open Enrollment

21. Critical Illness Insurance is the next election. Make your selection and click Next. If you elect Critical Illness Insurance, the system will prompt you to select an amount on the next screen. If you wish to change the amount previously elected, you will want to select the Update button on the bottom right-hand side of the box:

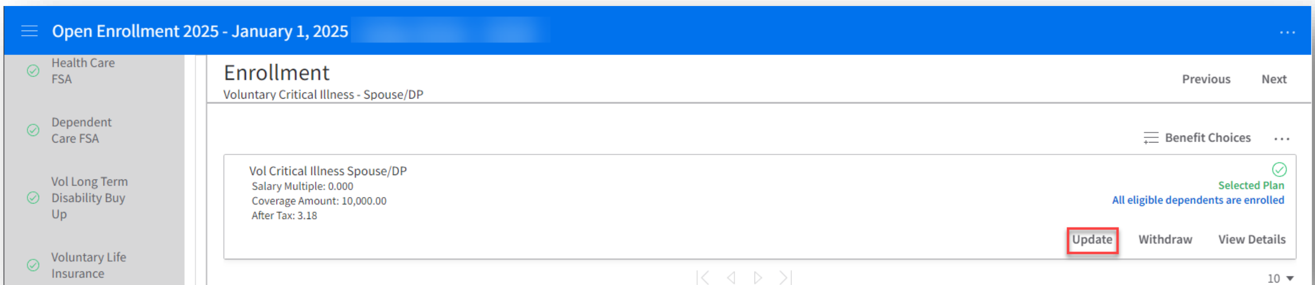


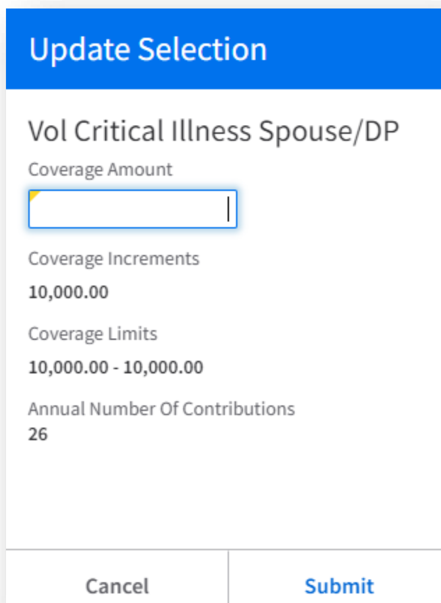


UnityPoint Health

Open Enrollment

22. Critical Illness Insurance – Spouse/DP is the next election. Make your selection and click Next. If you elect Voluntary Critical Illness – Spouse/DP insurance, the system will prompt you to select an amount on the next screen. If you wish to change the amount previously elected, you will want to select the Update button on the bottom right-hand side of the box:

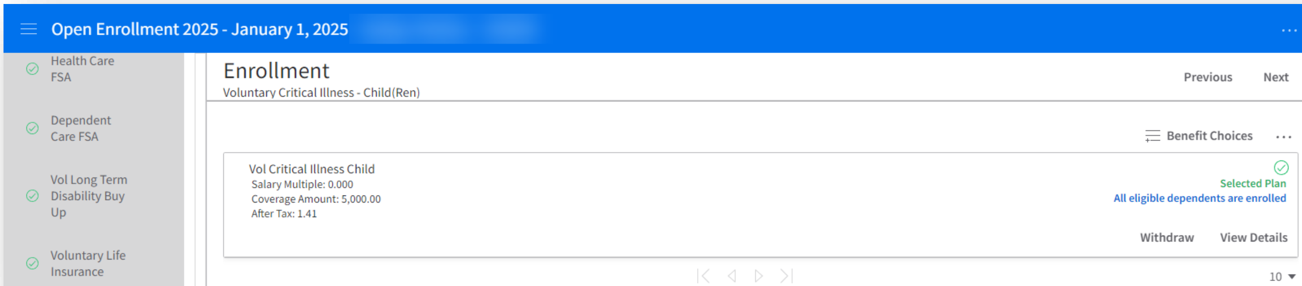




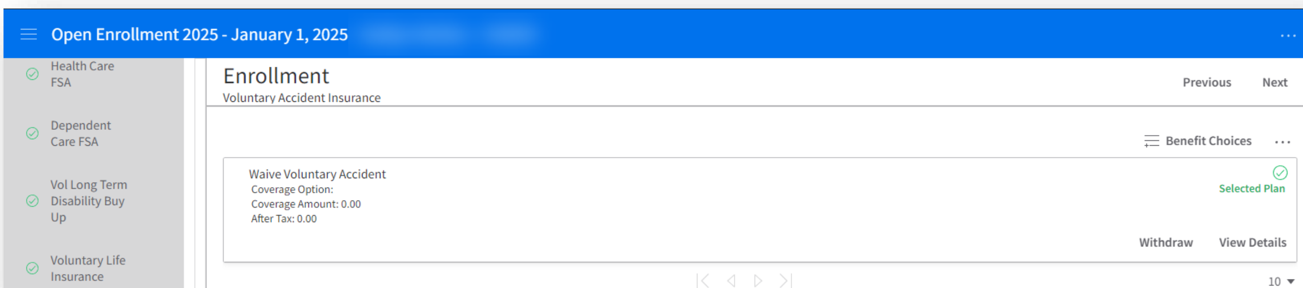
TIP SHEET

Open Enrollment

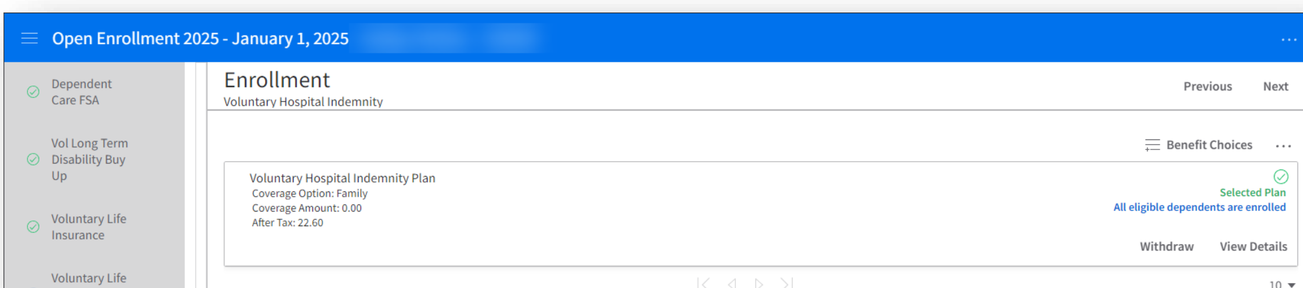
23. Critical Illness Insurance – Child(ren) is the next election. Make your selection and click Next:



24. Accident Insurance is the next election. Make your selection and select your dependents and click Next:



25. Hospital Indemnity Insurance is the next election. Make your selection and select your dependents and click Next:

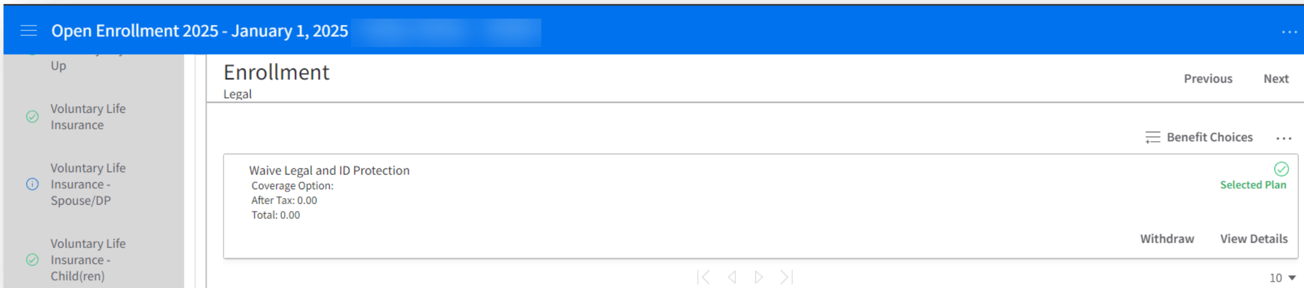


UnityPoint Health

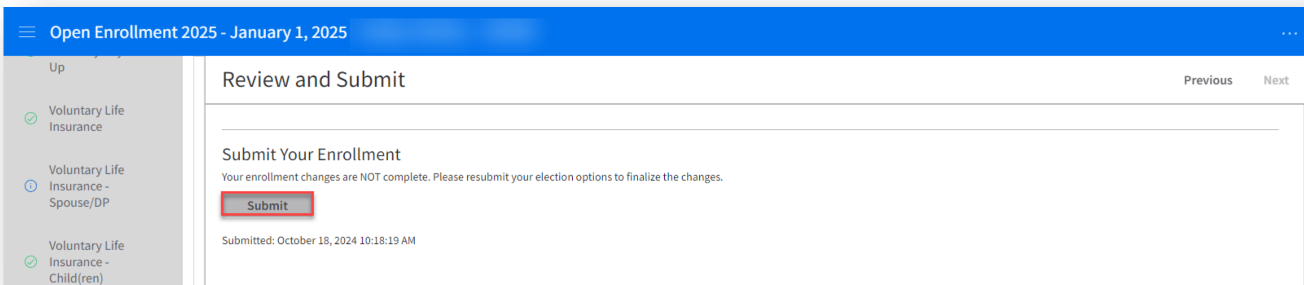
TIP SHEET

Open Enrollment

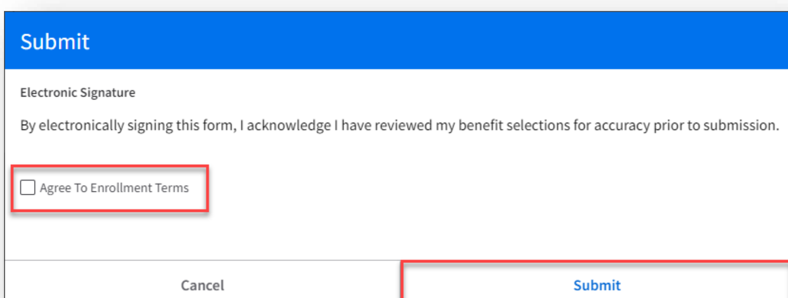
26. Legal Insurance and Identity Theft Protection is next. Make you selection and click Next:



27. You will then be directed to the Review and Submit page. You will need to fix any errors you may have prior to submitting your elections. The Submit button is on the top left of the screen:



28. Once you click Submit, a pop-up window will appear, and you must agree to the terms and press Submit:



29. Finally, an email confirmation will be sent to your UnityPoint email address. It is important to review the confirmation page and ensure everything is as you want. Please note that you will receive another email from AskHR once your benefits have been reviewed and finalized by the Benefits Team.