



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.



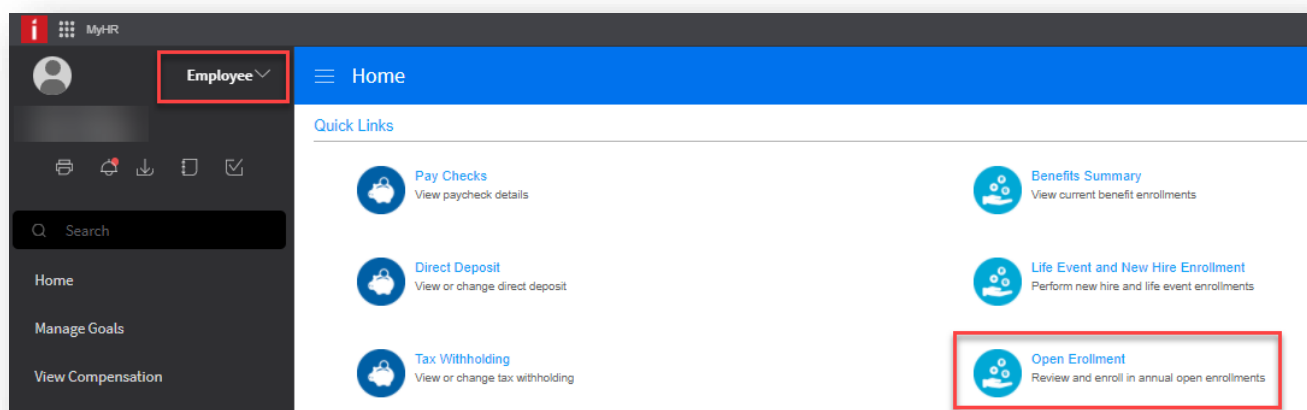


TIP SHEET

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.





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- 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:

Open Enrollment 2026 - January 1, 2026

Open Enrollment 2026

Please read this message in its entirety before completing the 2026 Open Enrollment Process.

Welcome to UnityPoint Health's 2026 Benefits Open Enrollment! UnityPoint Health is proud to offer a comprehensive Total Rewards package that supports your career and life journey, so you can focus on experience to our patients and communities.

Before you enroll, please take the time to learn more about the benefits available to you by visiting the [Total Rewards Website](#). We also recommend reviewing the [What's New communication](#).

Use this [tip sheet](#) to learn how to view your current benefits and this [tip sheet](#) to learn how to make changes that will be effective January 1, 2026.

Most 2025 benefit elections will automatically carry over in 2026. However, you **must re-enroll in health insurance and flexible spending accounts and elect PTO cash to continue those benefits for next** PTO cash, you can access that [here](#). If you would like to end an existing benefit, you must go through the enrollment process and waive the benefit.

Benefits Open Enrollment will end at 5 p.m. CST, November 11, 2025. If you miss the deadline, your next opportunity to enroll in benefit coverage wouldn't be until 2027 Open Enrollment, which will occur experience an IRS qualifying life event in 2026.

Please remember to "submit" your elections once you have completed your enrollment. When you receive your confirmation email after submitting your elections, please review your benefits for accuracy the confirmation for your records.

Reminder: If you haven't already done so we encourage you to [create an ADP account](#) and ensure you are signed up to receive your W-2 electronically. Please be aware that even if you have previously signed forms in Lawson, you will still need to enroll with ADP. No further action is required if you have already created an ADP account and signed up to receive paperless tax forms.

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

Open Enrollment 2025 - January 1, 2025

Current Benefits

Previous Next

View Details ...

Company Provided Coverage
Short Term Disability Self Ins
Coverage Amount: [REDACTED]

Company Provided Coverage
Long Term Disability Core
Coverage Amount: [REDACTED]
Employer: [REDACTED]

Company Provided Coverage
Basic Life Multiple
Salary Multiple: 1
Coverage Amount: [REDACTED]
Employer: [REDACTED]

Health Insurance
Network Plan
Option: Employee Only
Pre Tax: [REDACTED]
Employer: [REDACTED]



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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:





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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:

Add or Edit your Dependents

Previous **Next**

Do not add yourself as a dependent. Dependent: someone covered on a benefit plan with you.

7. Click next again to continue your benefit enrollment:

Open Enrollment 2025 - January 1, 2025

☐ Open Enrollment 2025

☐ Current Benefits

☐ Add or Edit your Dependents

☒ Enrollment

☐ Enrollment

☐ Review and Submit

Enrollment

Click Next to continue your benefit enrollment

Previous **Next**

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





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

Open Enrollment 2025 - January 1, 2025

Enrollment
Health Insurance

Previous Next

Benefit Choices

Waive Health Insurance
Coverage Option:
Pre Tax: 0.00
Employer: 0.00

Withdraw View Details

10

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

Select

Benefits

Sort

Traditional Plan
Coverage Option: Employee Only
Pre Tax: 86.06
Employer: 346.82
Select

Traditional Plan
Coverage Option: Employee and Children
Pre Tax: 166.81
Employer: 638.36
Select

Traditional Plan
Coverage Option: Employee and Spouse
Pre Tax: 277.80
Employer: 749.55
Select

Traditional Plan
Coverage Option: Family
Pre Tax: 353.11
Employer: 1,055.18
Select

Health Savings Plan
Coverage Option: Employee Only
Pre Tax: 50.73
Employer: 180.20
Select

Close

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

Enrollment
Health Insurance

Previous Next

Benefit Choices

Traditional Plan
Coverage Option: Family
Pre Tax: 353.11
Employer: 1,055.18

Minimum number of dependents not selected; Please select at least 2

Enroll Dependents Withdraw View Details

10



TIP SHEET

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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.

Select	Name	Relationship	Birthdate
☒		Spouse	11/18/1985
☒		Child	6/24/2018
☒		Child	8/1/2020

*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:

Enrollment Health Insurance

Traditional Plan
Coverage Option: Family
Pre Tax: 353.11
Employer: 1,055.18

Selected Plan
Minimum number of dependents not selected; Please select at least 2

*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.

Working Spouse Surcharge

Do you have a spouse or domestic partner that is employed full time and eligible for medical insurance through their employer?

☐ Yes
☐ No

Cancel Submit





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

Change Working Spouse Surcharge

Eligibility: **Eligible**

Do you have a spouse or domestic partner that is employed full time and eligible for medical insurance through their employer?

☒ Yes
☐ No

Do any of the following scenarios apply to your spouse or domestic partner: They are employed by UnityPoint Health They are self-emp They are enrolled in Medicare, Medicaid or Tricare

☐ Yes
☐ No

OK Cancel

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:

Enrollment
Health Insurance

Previous Next

Benefit Choices ...

Traditional Plan
Coverage Option: Family
Pre Tax: 353.11
Employer: 1,055.18

Selected Plan
All eligible dependents are enrolled

Withdraw View Details

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

Open Enrollment 2026 - January 1, 2026

Traditional Plan
Option
Family
Benefit Start Date
January 1, 2026
Click on the first column in the following list to enroll the dependent(s) you would like to include in this plan

Save And Return To Enrollment ...

- Save
- Refresh
- Change Eligibility Survey
- Withdraw
- Options
- Drill Around*

Open Enrollment



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

Change Working Spouse Surcharge

Eligibility: Eligible

Do you have a spouse or domestic partner that is employed full time and eligible for medical insurance through their employer?

☒ Yes

☐ No

Do any of the following scenarios apply to your spouse or domestic partner: They are employed by UnityPoint Health They are self-emp They are enrolled in Medicare, Medicaid or Tricare

☐ Yes

☐ No

OK

Cancel

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

Open Enrollment 2025 - January 1, 2025

Open Enrollment 2025

Current Benefits

Add or Edit your Dependents

Enrollment

Enrollment

Enrollment

Dental Insurance

Premier Dental Insurance

Coverage Option: Family

Coverage Amount: 0.00

Pre Tax: 30.14

Employer: 24.66

Benefit Choices

Selected Plan

All eligible dependents are enrolled

Withdraw

View Details

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

Open Enrollment 2025 - January 1, 2025

Open Enrollment 2025

Current Benefits

Add or Edit your Dependents

Enrollment

Enrollment

Enrollment

Vision Insurance

Vision Insurance

Coverage Option: Family

Coverage Amount: 0.00

Pre Tax: 9.38

Employer: 0.00

Benefit Choices

Selected Plan

All eligible dependents are enrolled

Withdraw

View Details

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UnityPoint Health



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

The 'Select' modal displays three FSA options under the heading 'Benefits'. Each option includes a 'Select' button. The 'Waive FSA' option is highlighted with a green 'Selected Plan' label.

Benefits	Sort	...
Health Care FSA Coverage Amount: 0.00 Pre Tax: 0.00		Select
Limited Use FSA Coverage Amount: 0.00 Pre Tax: 0.00		Select
Waive FSA Coverage Amount: 0.00 Pre Tax: 0.00		Selected Plan

Navigation: < << >> > 10 Records per page

Close

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.

The 'Enroll In Health Care FSA' form is divided into three sections: Enrollment, Limits, and a bottom action bar.

Enrollment

Pre Tax

Annual Total By Year End Amount

Number Of Contributions
25

Limits

Annual
5.00 - 3,200.00

Cancel Submit





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.

Enrollment
Health Care FSA

Previous Next

Benefit Choices ...

No Benefits selected

Choose Benefits above to enroll

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

Select

Benefits Sort ...

Dependent Care FSA
Coverage Amount: 0.00
Pre Tax: 0.00
Select

Waive Dependent Care FSA
Coverage Amount: 0.00
Pre Tax: 0.00
Select

< > 10

Close

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.

Update Selection

Dependent Care FSA

Pre Tax
5,000.00 Annual Total By Year End Amount

Number Of Contributions
25

Limits
Annual
5.00 - 5,000.00

Cancel Submit





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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:

The screenshot shows the 'Open Enrollment 2025 - January 1, 2025' interface. On the left is a sidebar with four radio buttons: 'Open Enrollment 2025' (selected), 'Current Benefits', 'Add or Edit your Dependents', and 'Enrollment'. The main content area is titled 'Enrollment' and 'Vol Long Term Disability Buy Up'. It displays the following details: 'Long Term Disability Buy Up', 'Salary Multiple: 0.000', 'Coverage Amount: [redacted]', and 'After Tax: 5.31'. On the right, there are buttons for 'Previous', 'Next', 'Benefit Choices', 'Withdraw', and 'View Details'. A green checkmark and the text 'Selected Plan' are visible on the right side of the main content area.

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.

The screenshot shows the 'Open Enrollment 2025 - January 1, 2025' interface. On the left is a sidebar with four radio buttons: 'Open Enrollment 2025' (selected), 'Current Benefits', 'Add or Edit your Dependents', and 'Enrollment'. The main content area is titled 'Enrollment' and 'Voluntary Life Insurance'. It displays the following details: 'Voluntary Life', 'Salary Multiple: 0.000', 'Coverage Amount: [redacted]', and 'After Tax: 1.33'. On the right, there are buttons for 'Previous', 'Next', 'Benefit Choices', 'Update' (highlighted with a red box), 'Withdraw', and 'View Details'. A green checkmark and the text 'Selected Plan' are visible on the right side of the main content area.

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





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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:

Open Enrollment 2025 - January 1, 2025

Enrollment

Voluntary Life Insurance - Spouse/DP

Previous Next

Benefit Choices

Voluntary Life Spouse/DP
Salary Multiple: 0.000
Coverage Amount:
After Tax: 0.00

Selected Plan
Amount subject to evidence of insurability: 10,000.00
All eligible dependents are enrolled

Update Withdraw View Details

Update Selection

Voluntary Life Spouse/DP

Coverage Amount

Coverage Increments
10,000.00

Coverage Limits
10,000.00 - 100,000.00

Annual Number Of Contributions
26

Cancel Submit

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





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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:

Open Enrollment 2025 - January 1, 2025

Health Care FSA
Dependent Care FSA
Vol Long Term Disability Buy Up
Voluntary Life Insurance

Enrollment
Voluntary Life Insurance - Child(Ren)

Voluntary Life Child
Salary Multiple: 0.000
Coverage Amount: [input field]
After Tax: 0.26

Benefit Choices
Selected Plan
All eligible dependents are enrolled

Update Withdraw View Details

Update Selection

Voluntary Life Child

Coverage Amount
[input field]

Coverage Increments
5,000.00

Coverage Limits
5,000.00 - 10,000.00

Annual Number Of Contributions
26

Cancel Submit





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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:





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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:





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

The screenshot shows the 'Open Enrollment 2025 - January 1, 2025' interface. On the left, a sidebar lists various benefits with green checkmarks: Health Care FSA, Dependent Care FSA, Vol Long Term Disability Buy Up, and Voluntary Life Insurance. The main content area is titled 'Enrollment' and 'Voluntary Critical Illness - Child(Ren)'. It displays the selected plan: 'Vol Critical Illness Child' with a 'Salary Multiple: 0.000', 'Coverage Amount: 5,000.00', and 'After Tax: 1.41'. To the right, it says 'Selected Plan' with a green checkmark and 'All eligible dependents are enrolled'. There are 'Previous' and 'Next' buttons at the top right, and 'Benefit Choices', 'Withdraw', and 'View Details' options on the right side of the plan details.

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

The screenshot shows the 'Open Enrollment 2025 - January 1, 2025' interface for 'Voluntary Accident Insurance'. The sidebar on the left is the same as in the previous screenshot. The main content area is titled 'Enrollment' and 'Voluntary Accident Insurance'. It displays the selected plan: 'Waive Voluntary Accident' with 'Coverage Option: 0.000', 'Coverage Amount: 0.00', and 'After Tax: 0.00'. To the right, it says 'Selected Plan' with a green checkmark. There are 'Previous' and 'Next' buttons at the top right, and 'Benefit Choices', 'Withdraw', and 'View Details' options on the right side of the plan details.

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

The screenshot shows the 'Open Enrollment 2025 - January 1, 2025' interface for 'Voluntary Hospital Indemnity'. The sidebar on the left is the same as in the previous screenshots. The main content area is titled 'Enrollment' and 'Voluntary Hospital Indemnity'. It displays the selected plan: 'Voluntary Hospital Indemnity Plan' with 'Coverage Option: Family', 'Coverage Amount: 0.00', and 'After Tax: 22.60'. To the right, it says 'Selected Plan' with a green checkmark and 'All eligible dependents are enrolled'. There are 'Previous' and 'Next' buttons at the top right, and 'Benefit Choices', 'Withdraw', and 'View Details' options on the right side of the plan details.

Open Enrollment



26. Legal Insurance and Identity Theft Protection is next. Make your 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.