Trinity Health

2026 OPEN ENROLLMENT

Action Items (Oct. 23 – Nov. 6, 2025)

WELCOME!

Trinity Health is pleased to provide you with our **Open Enrollment Action Items** to help you navigate through the 2026 benefits enrollment process. This quick reference details your tasks to ensure that you enroll in the right Trinity Health benefits for you and your family. It also highlights "What's New for 2026" as well as your enrollment requirements.

Please review the **2026 Benefits Guide** for more information on Trinity Health's benefits. This can be found on MyBenefits at trinity-health.org/my-benefits.

If you have any questions after reviewing your benefit options, please refer to the *For More Information* section of this year's Benefits Guide.

DEADLINE DATES YOU NEED TO KNOW

Nov. 6, 2025 at 11:59 p.m. local time

- **Review and make changes** to your benefit elections.

Nov. 20, 2025

- **Provide proof of dependent eligibility to My ADP Dependent Verification Service (DVS),** if you are adding new family members for 2026.
- **Submit your electronic application and tax form**, if you are applying for the Essential Assist Plan for 2026.

TOP TASKS FOR OPEN ENROLLMENT

- Review and make changes to your benefit elections by **Nov. 6, 2025 at 11:59 p.m. local time.**
- You will be contacted by My ADP Dependent Verification Service (DVS) when verifying new family members and be required to provide proof of the dependent's eligibility by **Nov. 20, 2025.**
- Determine if you want to contribute to the Health Savings Account, the Health Care or Day Care / Dependent Care Flexible Spending Accounts or elect Supplemental Insurance or PTO cash-out.

  You must make an election if you wish to enroll. These plans will not automatically carry over to 2026.
- Determine if you want to participate in the Essential Assist Plan for 2026.

  You must apply each year and meet specific income and eligibility guidelines. This plan will not automatically carry over to 2026.
- Submit your *Personal Health Application* for **Supplemental Life insurance** to The Hartford, if applicable.

It's also a good time of year to:

- Update your personal information through my.ADP.com.
- Review and update your beneficiaries.
- Check the eligibility rules at trinity-health.org/my-benefits if you, your spouse or eligible adult, and/or dependent child both work at Trinity Health.
- Review the *Colleague Well-being* section of the 2026 Benefits Guide to learn about activities, tools, and benefits that can support you in achieving your unique well-being goals.
- If you have an eligible adult who qualifies as a tax dependent, you must complete the *Non-Spouse Eligible Adult Dependent Certification* form posted on the Trinity Health IHA Medical Group Intranet website, each year, in order to receive pre-tax deductions.
- Review your Retirement Savings Plan elections and account at netbenefits.com.

WHAT'S NEW FOR 2026

Benefits Eligibility

- Child(ren) dependents that turn 26 on or after Jan. 1, 2026, will lose coverage the last day of the month in which they turn 26.

Colleague Health Plan Well-being Incentive

- The 2026 incentive is valued at $25 per pay for each individual (colleagues and spouse/eligible adult) up to $50 per pay.
- Colleagues will now have the opportunity to achieve the well-being incentive for all four quarters of 2026.

Supplemental Insurance

- Colleagues can enroll in Accident, Critical Illness, Hospital Indemnity and Legal Plans directly in ADP. Current participants will need to re-elect coverage for 2026 and will receive additional information from Farmington regarding their current plans.

Obesity Medications

- There will no longer be a separate pharmacy tier for obesity medications. The medications will be covered at the applicable tier with updated prior authorization requirements for coverage. Current utilizers will receive additional information from OptumRx.

2026 IRS Limits

- You will have the opportunity to contribute $100 more per year, up to a maximum of $3,750 to your Health Savings Account (HSA) in 2026, if you have colleague-only coverage.
- For all other coverage levels, you will have the opportunity to contribute $200 more per year to your HSA, up to a maximum of $7,450.
- Trinity Health's contribution amount to your HSA will remain the same as in 2025: $650 for individual and $1,300 for all other coverage levels which may be subject to state taxation. You will receive the full contribution to your account after the first pay date in January based on the coverage level you elect.
- You will have the opportunity to contribute an additional $100, up to a maximum of $3,300 to your Health Care Flexible Spending Account (HCFSA).
- You will have the opportunity to contribute an additional $1,000 per household, up to a maximum of $6,000 to your Dependent Care Flexible Spending Account (DCFSA). Colleagues making $155,000 or more may be subject to a decrease in the maximum contribution due to required non-discrimination testing.

YOUR ENROLLMENT REQUIREMENTS

If you don't make benefit elections by Nov. 6, 2025, you will receive the same elections you had last year for medical, dental, vision, life insurance, AD&D, and disability. Keep in mind:

- If you want to contribute to the HSA, the Health Care or Day Care / Dependent Care FSAs or elect Supplemental Insurance or PTO cash-out, you must make an election. **Your 2025 election will not carry forward**.
- If you want to participate in the Essential Assist Plan for 2026, you must apply each year and meet specific income and eligibility requirements. We encourage you to enroll in a medical plan during Open Enrollment in the event that you do not meet the Essential Assist Plan requirements for 2026. If you are currently enrolled in the Essential Assist Plan for 2025 and you do not choose another plan and/or do not reapply for the Essential Assist Plan, your election will be set to the Essential Plan (without the employer funded Health Reimbursement Account) for the new plan year. If you qualify for the Essential Assist Plan, you will be enrolled by HR after your application is approved.

If you wish to participate in these programs next year you must complete your enrollment by Nov. 6, 2025 at 11:59 p.m. local time.

Benefit elections are final for 2026

The benefits you elect during Open Enrollment will be in effect from Jan. 1 through Dec. 31, 2026. The choices you make now are final for 2026, because Open Enrollment is your only opportunity during the year to make changes to benefits such as medical, dental or vision plan coverage unless you experience a qualified family status change or certain employment status changes.