

## Team Member Open Enrollment: Preview of What's Changing for 2026

Team member Open Enrollment is coming up fast: **Oct. 20 through Oct. 31**. But before you enroll, you need to understand what's changing with your current benefits.

Most benefits and options are **not** changing significantly in 2026. However, below is an overview of important changes and considerations for 2026. Keep in mind that:

- Many insurance carriers are investing in specially designed programs to help you [feel your best](#); and
- Changes are continuously made to carrier networks, prescription drug formularies, and of course, how much you pay.

<b>What's New</b>	<b>Why It Matters</b>
<b>You must enroll.</b>	If you don't enroll, you will <b>not</b> have medical, dental, or vision coverage through ChenMed next year. Keep in mind, if you don't elect medical coverage, you won't have prescription drug coverage, either. And, to contribute to a Health Savings Account (HSA) (if eligible) or Flexible Spending Account, you must make an active election.
Your cost of coverage has changed.	Because prices can go up or down each year, your current coverage may not be your best deal next year. Carefully review your options and prices using the Help Me Choose decision support tool to find the right fit for you and your family.
Insurance carrier provider networks could have changed.	<p>Insurance carrier provider networks can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering before making a decision.</p> <p>When it's time to enroll, see if providers critical to your care are in the network through the ChenMed Benefits Portal. You can access this information by using the Help Me Choose tool's provider search or clicking <b>Find Doctors</b> when you're selecting your medical plan. For the best results:</p> <ul style="list-style-type: none"><li>• Search for your provider by name—not medical practice.</li><li>• Check the office location(s) you are willing to visit.</li><li>• When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network.</li></ul> <p><b>Important!</b> If you have <b>any</b> uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the <a href="#">insurance carrier</a>.</p>
<b>Medical and Prescription Drug</b>	
The Bronze deductibles will increase slightly.	The Bronze in-network deductibles are increasing from \$3,300 to \$3,400 for individual coverage, and from \$6,600 to \$6,800 if you cover dependents.
The lifetime maximum coverage for fertility drugs and treatments will increase.	A covered member's lifetime maximum coverage for fertility <b>drugs</b> will increase from \$10,000 to \$15,000, and the lifetime maximum coverage for fertility <b>treatments</b> will increase from \$25,000 to \$35,000.

<b>What's New</b>	<b>Why It Matters</b>
How your medication is classified (and covered) could have changed.	Because your medical insurance carrier's pharmacy benefit manager <b>can</b> change how it covers prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call the <a href="#">insurance carrier</a> before you enroll to see how your medication will be covered in the new plan year.
Other medical benefits <b>may</b> have changed.	Medical insurance carriers may offer new or enhanced benefits for 2026. Additional coverage details will be available when you enroll, so be sure to review your options carefully.
<b>Health Savings Account (HSA)</b>	
The IRS has updated the HSA contribution limits.	If eligible, for 2026, you can contribute up to \$4,400 if you cover just yourself or \$8,750 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.
<b>Vision</b>	
The vision exam copay is changing under the Silver and Gold coverage levels.	If you're covered under the <b>Silver</b> coverage level, your vision exam copay will decrease from \$20 to \$10. If you're covered under the <b>Gold</b> coverage level, you will <b>not</b> have a vision exam copay.
Benefit allowances will increase under the Silver coverage level.	If you're covered under the Silver coverage level, the in-network benefit allowance for frames and the separate in-network benefit allowance for contact lenses will both increase from \$130 to \$150. <b>Note:</b> You can only receive a benefit allowance for frames <b>or</b> contact lenses, not both.
<b>Other</b>	
You will have a new provider for your accident, critical illness, and hospital indemnity insurance	If you elect coverage for accident, critical illness, or hospital indemnity insurance, Lincoln Financial Group will be your new benefits provider next year. Please be advised that if you are currently enrolled in one or more of these plans, you must make an active election if you want to maintain coverage for 2026.

**Want more information?** Beginning Oct. 6, find the details about all your coverage options on the Make It Yours website at [chenmed.makeityoursource.com](https://chenmed.makeityoursource.com).

Once logged on to ChenMed Benefits Portal beginning Oct. 20, look for the "Need Help?" icon to ask your virtual assistant any questions you may have. For additional support, a Certified Benefits Counselor can also help. ChenMed has partnered with Aon to provide you with one-on-one assistance to help you with your new hire enrollment and any benefits education needed. Go to [chenmed.makeityoursource.com](https://chenmed.makeityoursource.com) and select **Schedule Your Appointment** on the home page to connect with a benefits counselor.

This overview of 2026 changes serves as a Summary of Material Modifications (SMM), providing information on various ChenMed benefit plan changes that take effect January 1, 2026. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through ChenMed. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

Terms and conditions of policies may change. Please consult policy documents to confirm availability of benefits.

All product and company names are trademarks™ or registered® trademarks of their respective owners. Use of them does not imply any affiliation with or endorsement by them.