2026 BENELECT OPEN ENROLLMENT

NOVEMBER 3 – 26, 2025

SUMMARY OF 2026 BENELECT CHANGES

2026 IRS Limits

Health Savings Account Limits Increase
In 2026 the annual IRS limits on contributions to Health Savings Accounts are increasing.

- Health Savings Account, Employee only HDHP coverage $4,400
- Health Savings Account, Family HDHP coverage $8,750

Individuals aged 55 and older who are enrolled in the HDHP may be eligible to contribute up to an additional $1,000 into a Health Savings Account. The IRS defines "family" coverage as qualifying HDHP insurance that covers an employee and at least one dependent.

Flexible Spending Account Limits Increase
In 2026 the annual IRS limits on contributions to Flexible Spending Accounts are as follows.

- Health Care Flexible Spending Account maximum $3,400
- Dependent Care Flexible Spending Account maximum $5,000

2026 Insurance Premiums News

The university is increasing health insurance premiums by 5% for employees with salaries less than $50,000 and 7% for employees with salaries $50,000 and above. Superior Dental Insurance premiums will also increase in the same manner. This is the first dental insurance premium increase in over a decade.

There will be no increase in the School of Dental Medicine's premiums.

Vision premiums will decrease this year as indicated on the rate sheets.

Life insurance premiums will not change again in 2026.

2026 Medical Plan Changes

Deductibles, Co-pay amounts and Out of Pocket maximums for the upcoming will increase 10% for all medical plans.

Vision Plan Allowance to Increase

Beginning in 2026 the Vision Service Plan (VSP) will increase the contact lens allowance by $20 annually to align with the current frame allowance of $170 per year.

Roth Catch-Up Requirement

Beginning January 1, 2026, under the SECURE Act 2.0, employees age 50 or older in 2026 who earned more than $145,000 in FICA wages in 2025 will be required to make catch-up contributions on a Roth (after-tax) basis. Pre-tax catch-up contributions will no longer be allowed for these individuals. Please ensure your 2026 elections align with this requirement.

Retirement Contribution Limits Changes for 2026*

For 2026 the 402(g) elective deferral limit is $xx,xxx, an increase of $xxx over the current year. For those age 50 or older, the additional $x,xxx in catch-up contributions remains the same; however, due to the increase in the 402(g) limit the total supplemental contribution limit increases to $xx,xxx for the upcoming year.

*Form will be updated as soon as IRS releases 2026 limits

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