

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
\$7,500

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.

Retirement Contribution Limits Changes for 2026

For the 2026 plan year, the 402(g) elective deferral limit will increase to \$24,500, which is \$1,000 higher than the current year’s limit. Individuals age 50 and older may contribute an additional \$8,000 in catch-up contributions, bringing their total supplemental contribution limit to \$32,500. For those between the ages of 60 and 63, the additional \$11,250 catch-up contribution remains unchanged; however, with the increase in the 402(g) limit, their total allowable supplemental contribution for 2026 rises to \$35,750.

IMPORTANT: 2026 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 \$150,000 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.



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