

Top 10 Things to Know about Benefits Open Enrollment

1 Open Enrollment is October 28 – November 17.
It's your once-a-year opportunity, outside of a life event, to make changes to your benefits. If you make no changes, your current elections will roll over into 2026, except for Dependent Care and Healthcare Flexible Spending Accounts, which always require an annual election.

2 We have the same benefit plans and vendors:

- ▶ **UMR**–4 Health plans in UHC Choice Plus network
- ▶ **SunLife**–Dental, Vision, Life, Disability, and Voluntary Benefits (Hospital, Critical Illness, Accident)
- ▶ **Inspira**–Health Savings Account & Flexible Spending Account

3 Health insurance premiums increase by \$1-\$32 / month (depending on your health plan and who you cover). Most employees (on Silver and Gold health plans) will see a monthly increase of \$3 to \$16. **All other benefit premiums** (dental, vision, etc) **stay the same.**
See the **detailed breakdown of premiums** in the Benefits FAQ on the [Benefits Hub](#).

4 Deductibles are increasing on the Silver and Gold health plans, due to annually adjusted IRS limits on HSA plans. View the new deductibles on our **Benefits FAQ** on our [Benefits Hub](#).

5 Teladoc: Expanded virtual care access, now with lower cost

- ▶ **\$10 Copay for All Plans:** Now, every Principia health plan offers Teladoc virtual visits for just \$10–down from \$54 (general) or \$85 (dermatology).
- ▶ **24/7 Care, Anywhere:** Board-certified doctors are available anytime for common health concerns, including dermatology, so you can get care without leaving home.
- ▶ **Save Time and Money:** Teladoc is a cost-effective alternative to urgent care (\$150–\$300) or ER visits (\$2,000+), making it easier to get help when you need it. www.Teladoc.com

6 Christian Science care on every plan: Every Principia health plan covers Christian Science practitioners, nurses, and nursing facilities. Submit your CS claims directly to UMR, and after meeting your deductible, the plan reimburses 80% of eligible costs (with a lower CS deductible for Bronze and Platinum plans).

7 Principia continues to contribute to your Health Savings Account (HSA) on the Silver and Gold health plans, and you can contribute too. The IRS increased the total amount you and Principia can contribute to \$4,400 (individual) and \$8,750 (family).

Use your HSA on CS practitioners, deductibles, dental and vision expenses, and a [long list](#) of eligible items to save on taxes (or save for retirement)!

8 Increase in Flexible Spending Account (FSA) Contribution Limits:

- ▶ The Dependent Care FSA contribution limit increases to **\$7,500** (from \$5,000), allowing participants to set aside even more pre-tax funds for eligible dependent care expenses (preschool tuition, afterschool care, and summer day camps).
- ▶ The Healthcare FSA contribution limit increases to **\$3,400** (from \$3,300).

9 Benefits Support & Decision Tools:

- ▶ **ALEX** –our decision support tool–can help you choose the best plans for your situation.
- ▶ **Comprehensive Resources:** Access the [Benefits Guide](#) and FAQs and plan summaries on our [Benefits Hub](#)
- ▶ **HR Team Support:** Our HR team is here to answer your questions. Email HR@principia.edu.

10 Ready to enroll?
Log into [ADP](#) to enroll October 28 - November 17.