

nations benefits | Open Enrollment 2026



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Dear NationsBenefits Team,

At NationsBenefits, we remain committed to supporting your well-being — not only as employees, but as individuals and families. Each year, we evaluate our benefit programs to ensure they continue to provide meaningful coverage and valuable options that fit your needs.

We're pleased to announce that our Open Enrollment (OE) period for 2026 will take place from Monday, November 17 through Wednesday, November 26, 2025.

This is your annual opportunity to review your benefits, make updates to your elections, and explore several new enhancements coming in 2026.

What's New for 2026

- **Updated Medical Rates:** Medical premiums for the High-Deductible Health Plan (HDHP) have been reduced, lowering overall employee costs.
- **Boosted HSA Contributions** – The company is contributing more to the HDHP, making it an even more cost-effective and flexible coverage option.
- **FSA & Dependent Care FSA** – New pre-tax options through CAS.
- **Enhanced Vision Coverage** – Better frame and lens coverage through VSP, plus reduced rates.
- **Dental Coverage** – The Dental PPO will have a small rate change, while Dental HMO remains the same.
- **Legal & Identity Protection** – New LegalShield and IDShield options.
- **Pet Insurance** – Voluntary plan to help with veterinary expenses.
- **Supplemental Benefits** – Now with Lincoln Financial, offering enhanced coverage and lower rates.
- **Stable Premiums** – No changes to Dental, STD, LTD, or Life Insurance rates.

Key Dates

- Open Enrollment: November 17–26, 2025
- Benefits Effective: January 1, 2026

Enrollment will be completed in UKG, where you can review your current benefits, make changes, and confirm your selections.

Next Steps

In the coming days, you'll receive additional details, including:

- Details on benefit meetings and virtual info sessions
- Step-by-step instructions for enrolling in UKG
- Resources highlighting 2026 plan options and contribution details

At NationsBenefits, our mission is to make healthcare more accessible and affordable — and that begins with taking care of our own people. Thank you for your continued dedication, passion, and commitment to improving the lives of our members and communities every day.