



2026 Open Enrollment Frequently Asked Questions (FAQs)

1. When is open enrollment?

Open Enrollment is November 17th – 26th 2025

2. When is our plan year?

Our plan year is January 1st 2026 to December 31st 2026

3. What is changing for 2026?

The key updates taking effect on January 1st 2026 are listed below:

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** – 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.

We encourage you to visit the benefits dashboard at <https://nationsbenefits.benefitsinfo.com/> for additional information and resources and be sure to logon to one of our Benefits Webinars.

4. Where do I make my 2026 benefit elections?

There are two ways to enroll during open enrollment:

- **Make an appointment** to speak with a Licensed Benefits Counselor by phone. Visit our benefits dashboard at <https://nationsbenefits.benefitsinfo.com/> to make an appointment.
- **Self-Enroll via UKG** – To access your benefits in UKG:
 - *Access UKG Pro via computer*
 - Go to: <https://nb.ultipro.com>
 - Enter your NationsBenefits Email Address for your username.
 - Enter your NationsBenefit password for the password.

- Navigation: Menu > Myself > Benefits > Manage My Benefits > Open Enrollment

- **Access UKG Pro via Mobile APP**

Go to the Apple App Store or Google Play Store on your mobile device and download the **UKG Pro Mobile App**. Enter the company access code of **NATBEN01**. Then use the username and password you use to log into the website.

Please note, do not use the mobile app until you have first logged in via the computer.

- Open the UKG Pro mobile app and sign in with your UKG Pro credentials
- Select the Benefits tile.
- Select Update My Benefits and Sign In again using your UKG Pro credentials.

5. What happens if I do not enroll during the Open Enrollment window?

If you do not enroll by November 26th 2025, your current benefit elections will carry over to 2026. However, if you wish to participate in the Health Care Reimbursement Accounts (HSA) for 2026, you must enroll (or re-enroll).

You will not be able to enroll or make changes until the next annual open enrollment period — unless you experience a qualifying life event that permits you to make benefits changes under IRS rules.

6. What is a Qualifying Life Event (QLE)?

Qualifying Life Events allow you to make changes to your insurance plan within a set period of time (usually 30 or 31 days), regardless of if they occur during the open enrollment window or not. Common QLEs include, but are not limited to the following:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Death of a spouse or child
- Change in spouse's employment or insurance status

7. How can I find out which benefit plans I am currently enrolled in for 2025?

You can verify your current benefit elections by logging into UKG via <https://nb.ultipro.com> and following the navigator path below:

Menu > Myself > Benefits > Manage My Benefits > Benefits > Current Benefits

8. Will I receive new cards for 2026?

You won't receive a new **medical or dental ID card** unless you make changes to your coverage.

- If you changed plans or added/removed dependents, expect your new ID cards by January 1, 2026.
- For the HSA, if you were already enrolled in 2025, your existing card remains valid until its expiration date. New HSA enrollees will receive their cards by January 1, 2026.
- VSP does not mail ID cards, but you can easily print one anytime at www.vsp.com

9. How does the Open Enrollment period for my spouse or domestic partner impact my 2026 benefit elections?

If your spouse's or domestic partner's Open Enrollment occurs *before* NationsBenefits:

Compare both employers' benefit options and enroll in the combination that best meets your household's needs. Beginning November 17, 2025, you should still make your 2026 benefit elections during NationsBenefits' Open Enrollment. Our Open Enrollment counts as a qualifying life event, allowing your spouse or domestic partner to adjust their benefit elections with their employer if needed.

If your spouse's or domestic partner's Open Enrollment occurs *at the same time* as NationsBenefits:

Review both plans together to decide which combination of benefits provides the best coverage and value for your family.

If your spouse's or domestic partner's Open Enrollment occurs *after* NationsBenefits:

You should still complete your 2026 elections during our Open Enrollment period. Later, when your spouse or domestic partner's Open Enrollment begins, that event qualifies as a life event—allowing you to update your 2026 elections in UKG.

To make changes, declare a life event in UKG and select "Spouse or Domestic Partner Gains or Loses Other Coverage." Please remember that changes must be reported within 30 days of losing or gaining coverage under your spouse's or partner's plan.

10. I was hired recently and just signed up for health insurance as a new hire. Do I have to enroll again for 2026?

Yes — you will go through **Dual Enrollment**.

Dual Enrollment occurs when an employee is in a New Hire enrollment period or experiences a qualified life event during Open Enrollment.

Here's how it works:

- **New Hires** in the current plan year will receive a Dual Enrollment prompt after Open Enrollment closes, allowing them to complete both their current and upcoming plan year elections.
- **Employees with a Life Event** (such as marriage, birth, or loss of coverage) during the Open Enrollment period will also receive a prompt to complete both their Life Event Enrollment and their Open Enrollment elections.
- Employees must complete their **New Hire or Life Event enrollment first**, followed by their Open Enrollment elections for the next plan year.

11. I am not changing anything; do I really need to enroll during open enrollment?

This is a passive open enrollment—if you take **NO ACTION** in UKG your 2025 health benefits coverage (*all benefits you are enrolled in*) will carry over to 2026. However, all employees are **REQUIRED** to login to UKG and review your benefit information.

Now is also the perfect time to ensure your contact information is up to date, including your address. Please take a moment to make these updates in UKG before the enrollment period ends.

If you wish to participate in the Health Care Reimbursement Accounts (HSA) for 2026, you must enroll or re-enroll.

12. What if I decide to make a change after I have submitted my enrollment?

You can make changes to your benefit elections directly in UKG or with a Licensed Benefits Counselor as many times as you'd like during the Open Enrollment window.

Just make sure your **final elections are submitted by 5:00 p.m. EST on November 26, 2025.**

Your elections are not final until you:

1. Complete all steps of the enrollment process,
2. Check out and confirm your elections in UKG.

Once you've confirmed your elections, you'll have the option to email a copy of your Open Enrollment summary to your work and personal email addresses for your records.

13. If I'm currently enrolled in an ACA Marketplace ("Obamacare") plan, how do I switch to NationsBenefits coverage?

You'll first need to enroll in your NationsBenefits plan during Open Enrollment.

Once your enrollment is complete, you can contact your Marketplace provider to cancel your current ACA plan, using your new NationsBenefits coverage effective date (January 1, 2026) as the start date of your new coverage.

14. When can I update my life insurance beneficiaries?

You can update your life insurance beneficiaries all year long – it is not limited to Open Enrollment. However Open Enrollment is an opportune time to review and ensure this information is up to date in UKG. You can verify your current beneficiaries by logging into UKG via <https://nb.ultipro.com> and following the navigator path below:

Menu > Myself > Benefits > Manage My Benefits > Profile > My Beneficiaries

15. Where can I get more information or ask questions about benefits during Open Enrollment?

We will be hosting a series of enrollment webinars available for all employees to attend. We encourage you to attend one of our virtual sessions to learn more about the exciting changes for 2026. Save-the-date, and click the following Teams link to join:

- [Thur, Nov 13 – Virtual Webinar #1 @ 1 PM EST \(30 mins\).](#)
- [Fri, Nov 14 – Virtual Webinar #2 @ 1 PM EST \(30 mins\).](#)
- [Sat, Nov 15 – Virtual Webinar #3 @ 1 PM EST \(30 mins\).](#)
- [Tues, Nov 18 – Virtual Webinar #4 @ 1 PM EST \(30 mins\).](#)
- [Thur, Nov 20 – Virtual Webinar #5 @ 1 PM EST \(30 mins\).](#)
- [Fri, Nov 21 – Virtual Webinar #6 @ 1 PM EST \(30 mins\).](#)
- [Sat, Nov 22 – Virtual Webinar #7 @ 1 PM EST \(30 mins\).](#)
- [Tues, Nov 25 – Virtual Webinar #8 @ 1 PM EST \(30 mins\).](#)

16. When will my deductions change for the new plan year?

Your new benefit deductions will take effect with the **January 9, 2026** paycheck.

17. Who do I contact for assistance?

For benefit assistance, please contact email: benefits@nationsbenefits.com.