

BENEFIT PLAN YEAR CHANGES

PLAN YEAR: 7/1/2026 - 12/31/2026

OPEN ENROLLMENT 5/4/2026 - 5/15/2026

National University remains committed to providing benefits that support the Whole You – prioritizing the well-being of our employees and their families.

We understand that increasing healthcare expenses can be challenging, as well as the effects that changes in benefits might bring. As costs continue to rise nationwide, the University has taken steps to help minimize the impact on employees while continuing to offer high-quality coverage.

Like many organizations across the market, the upcoming plan year includes some changes, with the university and employees sharing increased medical plan costs. At the same time, National University remains committed to offering comprehensive, competitive benefits, paying approximately 76%–95% of premiums and providing options to support diverse needs.

Review key updates effective July 1, 2026 below.



WHY A SHORT PLAN YEAR?

This change aligns benefits with

- Calendar year deductibles and out-of-pocket limits
- IRS contribution limits that reset each January

Plan Year Timeline

- 2026 Short Plan Year: July 1 – December 31, 2026
- Starting in 2027: January – December plan year

MEDICAL INSURANCE CHANGES

Copay Changes:

To help manage rising healthcare costs, we've made targeted adjustments to copays for the upcoming Plan Year.

PPO & EPO Copayments			
Copay Category	Previous Plan Year	New Plan Year	Change
Primary Care Visit	\$20	\$25	+\$5
Specialist/Urgent Care	\$40	\$50	+\$10
Rx Tier 1 (Generic)	\$10	\$10	No Change
Rx Tier 2 (Preferred Brand)	\$20	\$40	+\$20
Rx Tier 3 (Non-Preferred)	\$40	\$60	+\$20
Rx Tier 4 (Specialty)	\$60	20% (max \$250)	Updated
HDHP Copayments AFTER Deductible			
Urgent Care	\$0	\$50	+\$50
Rx Tier 1 (Generic)	\$10	\$10	No Change
Rx Tier 2 (Preferred Brand)	\$30	\$40	+\$20
Rx Tier 3 (Non-Preferred)	\$50	\$60	+\$20
Rx Tier 4 (Specialty)	\$50	20% (max \$250)	Updated

New Medical Monthly Contributions

Premium changes vary by plan and coverage tier. The High Deductible Health Plan (HDHP) continues to be a strong option with the lowest employee contribution increase and employer HSA contributions remaining the same.

Coverage Level	HDHP		PPO		EPO	
	New Rate	Change	New Rate	Change	New Rate	Change
Employee Only	\$50.00	↑ \$5.00	\$116.00	↑ \$14.00	\$144.00	↑ \$21.00
Employee + Spouse	\$248.00	↑ \$40.00	\$528.00	↑ \$100.00	\$570.00	↑ \$100.00
Employee + Child(ren)	\$129.00	↑ \$12.00	\$312.00	↑ \$38.00	\$436.00	↑ \$63.00
Employee Family	\$394.00	↑ \$36.00	\$699.00	↑ \$86.00	\$831.00	↑ \$121.00



SUPPLEMENTAL LIFE INSURANCE

Benefit Enhancements

Employee & Spouse Coverage

Enroll or increase coverage up to the *Guaranteed Issue (GI)* limit without *Evidence of Insurability (EOI)* – a health questionnaire/approval.

- EOI is required for amounts above GI and age limits still apply.
- This opportunity is typically only available at time of hire.

GI Amounts

- Employee Coverage: Increased from \$150,000 to **\$200,000** (up to 6x salary).
- Spouse Coverage: \$50,000 (no change)
- Child Coverage: Coverage available in \$2,500 increments up to \$10,000 (no change; GI applies to all amounts)

HEALTH SAVINGS ACCOUNT (HSA) & FLEXIBLE SPENDING ACCOUNT (FSA)

The IRS has increased contribution limits for the calendar year 2026.

Health Savings Account (HSA)

- Individual Coverage: Up to \$4,400
- Family Coverage: Up to \$8,750
- Catch-Up Contribution: Additional \$1,000 if age 55 or older

Flexible Spending Accounts (FSA)

Adjusted Contribution Limits for Short Plan Year (July 1 – December 31, 2026)

- **Healthcare FSA:** Although the 2026 IRS limit is \$3,400, your maximum contribution limit for the short plan year will be **\$1,700**.
- **Dependent Care FSA (DCFSA):** Although the 2026 IRS limit is \$7,500 (\$3,750 if married filing separately), your maximum contribution limit for the short plan year will be **\$5,000**.

OTHER BENEFIT PLANS

All other benefit plans remain unchanged for the upcoming plan year.

OPEN ENROLLMENT SUPPORT AND RESOURCES

- For benefits details and helpful resources, visit the [Open Enrollment webpage](#)
- For general benefit inquiries, contact askhr@nu.edu
- For guidance on benefit plan options, contact brcca@usi.com

