

# Open Enrollment FAQs

## 1. What is Open Enrollment?

Open Enrollment is your annual opportunity to review, update, or enroll in your benefits for the upcoming plan year.

## 2. When is Open Enrollment?

May 4 – May 15, 2026

## 3. What happens if I don't take action during Open Enrollment?

Your current benefit elections will automatically roll over into the new plan year.

\*Exception: Flexible Spending Accounts (FSA) do not roll over. You must actively re-enroll in an FSA each year

## 4. Why is this a “short plan year”?

We are transitioning to a calendar-year benefits cycle (January – December) starting in 2027.

This short plan year (**July 1 – December 31, 2026**) helps align:

- Deductibles and out-of-pocket maximums with the calendar year
- IRS contribution limits (HSA/FSA), which reset January 1

## 5. Can I make changes to my benefits of open enrollment?

You may make changes to your benefits outside of Open Enrollment if you experience a Qualifying Life Event (QLE) such as change in marital status, gain/loss of coverage, new child, and etc. You have 30 days from the Qualifying Life Event date to submit changes and upload event verification in Workday.

## 6. Could you please help me pick which insurance plan is best for me?

You can review plan details and compare coverage options in the [Benefits Guide](#). If you need personalized guidance on which plan best fits your needs, please contact our Benefits Resource Center (BRC) at 888-336-7463 or [brcca@usi.com](mailto:brcca@usi.com).

## 7. When do deductibles and out-of-pocket maximums reset?

Deductibles and out-of-pocket maximums follow the calendar year, not the benefit plan year.

Any amounts already applied toward your deductible between January 1, 2026 and June 30, 2026 will continue to count toward your deductible for the remainder of the 2026 calendar year.

## 8. Do the EPO and PPO plans have the same network of doctors?

Yes. The EPO, PPO, and HDHP all use the same Blue Shield provider network. The main differences between the plans are how you pay for care, including deductibles, copays, and employee contributions. For details on our medical plan options, please visit <https://www.benefits.nu.edu/medical-2>.

## 9. What is a High Deductible Health Plan (HDHP)?

An HDHP typically has:

- Lower monthly premiums
- Higher deductibles

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At National University, the HDHP can be a cost-effective option, especially if you want lower employee contributions. National University's HDHP is paired with a Health Savings Account (HSA), which allows you to use pre-tax dollars for eligible healthcare expenses. National University contributes to the HSA on a semimonthly basis, helping offset healthcare costs. [View HSA employer contributions](#)

### 10. Can I enroll in both an HSA and an FSA?

Those enrolled in an HSA have the option to enroll in the Limited FSA, which can be used for eligible dental and vision expenses. Due to the short plan year, the maximum Limited FSA contribution for July 1 through December 31, 2026 is \$1,700.

### 11. Are (Flexible Spending Account) FSA limits different for the short plan year?

Yes, due to the 6-month plan year, FSA contribution limits have been adjusted:

- **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.

Be sure to plan contributions carefully, especially if you already contributed to an FSA in 2026.

### 12. Does NU recognize Domestic Partners for coverage?

Yes. Eligible registered domestic partners may be enrolled in coverage. To qualify, the domestic partnership must be officially registered through an applicable state, city, or county government agency.

### 13. I'm thinking of enrolling in the voluntary Short Term Disability plan for the first time. Are there any limitations on coverage?

Lincoln does not require employees to complete Evidence of Insurability when enrolling in coverage. However, pre-existing condition limitations do apply. If you received treatment for a condition, including pregnancy, within the 3 months prior to enrolling, that condition may not be covered.

### 14. Are the voluntary plan premiums pre-taxed?

Deductions for voluntary benefit plans are taken on an after-tax basis.

### 15. What changes are happening this year?

Key updates include:

- Transition to calendar year plan year
- Medical premium increases (with HDHP remaining the lowest-cost option)
- Enhanced Supplemental Life Insurance guaranteed issue opportunity
- Reduced FSA contribution limits due to the short plan year

[View full details on plan year changes.](#)

### 16. Why did medical premiums increase?

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As costs continue to rise nationwide, National 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.

### 17. Will there be additional premium increases in January after the short plan year ends?

Plan rates are based on a variety of factors, including claims experience and overall utilization. At this point, we don't have enough information to determine whether there would be any future changes after January. We are actively monitoring and will communicate any updates as decisions are made

### 18. Where can I find more information?

Benefit resources are available in multiple formats and are located on the [Open Enrollment webpage](#).

- **New Plan Year Changes:** Available as a [PDF Flyer](#) and [video](#)
- **Live Open Enrollment Webinars:** [View webinar schedule](#)
- **Pre-Recorded Benefits Presentation:** Presentation is available on-demand if you are unable to attend a live webinar. [Watch Recording](#)
- **Benefits and Rates:** Explore this plan year's [Benefits Guide](#)
- **Workday Enrollment Instructions:** View step-by-step guidance on how to complete open enrollment elections. [Access Instructions](#)

#### QUESTIONS

- Open Enrollment Details: [benefits.nu.edu/openenrollment](https://benefits.nu.edu/openenrollment)
- Enrollment Support: [AskHR@nu.edu](mailto:AskHR@nu.edu)
- Benefit Plan Questions: [brcca@usi.com](mailto:brcca@usi.com) (Benefits Resource Center)