

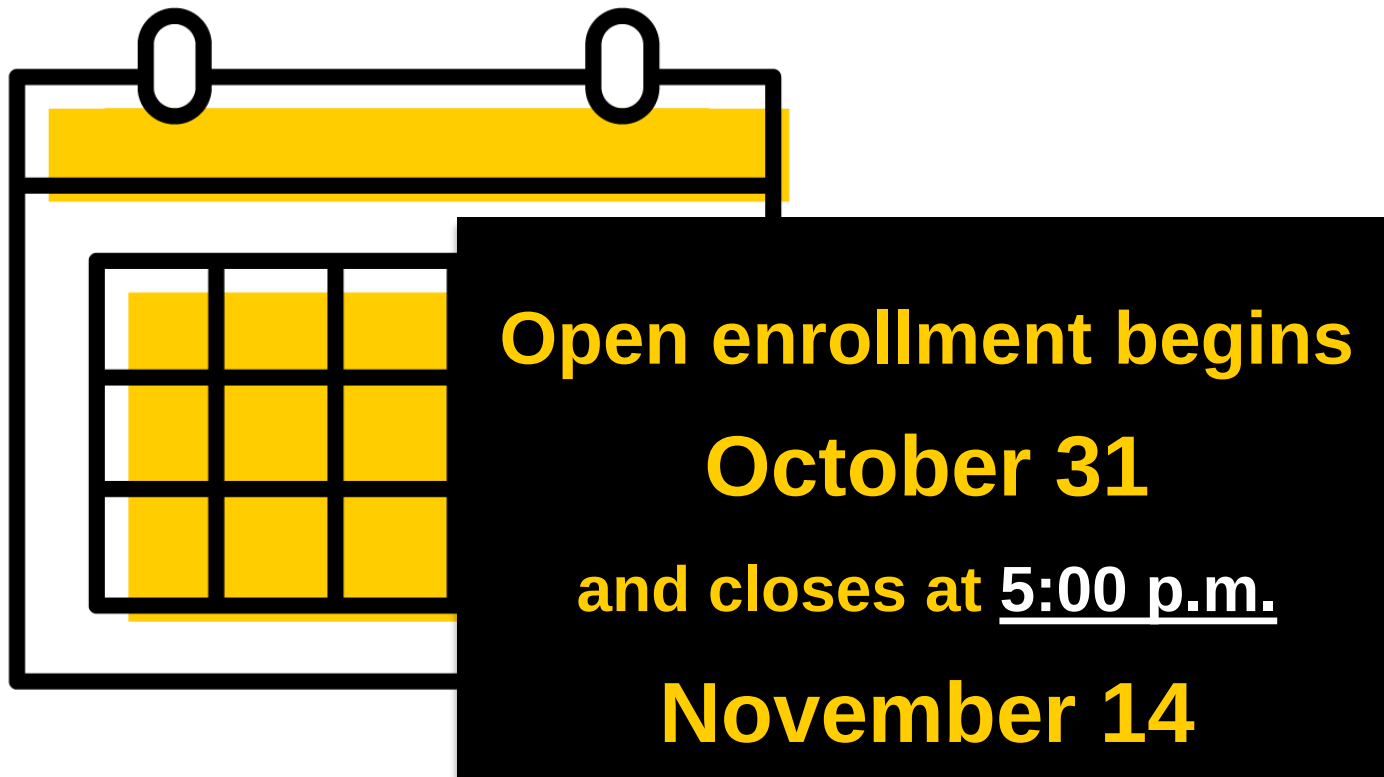
University Benefits Office

Open Enrollment for 2026 Benefits

October 8, 2025

Benefits Open Enrollment for 2026 is Coming Soon!

→ New benefit elections effective Jan. 1, 2026



What is Open Enrollment?

- **Your annual opportunity to make insurance changes**
 - Select the insurance coverages which best fit your needs in the upcoming year
 - Special enrollment period offered outside of any Qualifying Events which are available throughout the year
 - Examples such as marriage, divorce, birth, etc.
 - Open enrollment changes will be effective **Jan. 1, 2026**
 - All benefits eligible faculty and staff received a preview of 2026 benefits on Tuesday Oct 7th

2026 Changes

- Rate increases for UIChoice, UISelect, and Dental II
- Plan design change for
 - UIChoice and UISelect medical annual Out-of-Pocket Maximum (OPM) increase
 - Dental \$30 annual deductible for Premier dentists and \$50 annual deductible for Non-participating providers
- 2026 Flexible Spending Account (FSA) Maximums
 - Health care flexible spending account limit increasing to \$3,300
 - Dependent care flexible spending account limit increasing to \$7,500 per household (\$3750 filing separately)

What to consider during annual open enrollment

Assess health care needs for next year:

- Which health plan (UIChoice or UISelect) best meets those needs? Visit the Benefits website for a side-by-side comparison of both plans (link to page below in footer).

UISelect

- **Lower monthly premium cost**, may experience higher out-of-pocket costs as you use the coverage
- **Traditional deductible plan**
- **Covers Level 1 and 2 providers**; Level 3 providers covered if -
 - emergency, guest membership, services not available in Iowa

UIChoice

- **Higher monthly premium cost**, may experience lower out-of-pocket costs as you use the coverage
- **Deductible only for inpatient hospital stays**
- **Covers providers nationwide**

The screenshot shows the 'UISelect and UIChoice Plan Comparison' page on the Iowa University Human Resources website. It includes a navigation bar with links like Benefits, Pay, Careers, Development, Well-Being, Support, and Administrative Services. The main content area provides a side-by-side comparison of the two health plans, including a 'Description of Plans' section with highlights for each and a table for '*Active Employee Premium Rates'.

PLAN	UISELECT	UICHOICE
DESCRIPTION AND HIGHLIGHTS	UISelect is designed for employees who value high-quality coverage and want more of a say over their spending to meet financial needs. Members would pay lower monthly premiums than UIChoice, and if they use their coverage, they will pay a higher out-of-pocket cost for medical services. Highlights: • Lower premiums, higher out-of-pocket costs. • Covers level 1 and level 2 providers, meaning it only covers medical providers in Iowa. • Coverage outside of Iowa is not covered except in emergencies or with Doctor on Demand. (Dependent children attending college, long-term travelers, and families living apart may be covered through guest membership)	UIChoice is a high-quality plan with extensive coverage inside and outside of Iowa. Premiums for UIChoice are higher than UISelect, and the out-of-pocket costs for medical services are lower. Highlights: • Higher premiums, lower out-of-pocket costs. • Covers providers nationwide, how much you pay depends on the benefit level of the provider you choose. • Medical services are covered outside of Iowa, and costs are lower in-network.
*Active Employee Premium Rates		
TYPE	UISELECT	UICHOICE
Employee Only	\$0	\$81

Other considerations during open enrollment



Do you want to add or remove a Dependent(s) for 2026 insurance coverage



Review life insurance coverage and verify your beneficiaries are accurate



Decide if a flexible spending account (FSA) would be beneficial for you in 2026:

*** Health Care FSA**

***Dependent Care FSA**

The logo for the University of Iowa, featuring the word "IOWA" in a bold, black, sans-serif font, centered within a solid yellow rectangular background.

University Benefits Office

Thank you

Questions?

Email us: benefits@uiowa.edu

Call us: 319-335-2676

→ hr.uiowa.edu/benefits

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