



2026 OPEN ENROLLMENT

November 4th - November 25th, 2025

What Do I Need to Do?

Blessing Health is having an ACTIVE enrollment this plan year. That means you will need to re-elect your health insurance coverage along with other benefits that require an annual election like Flexible Spending, HSA, and PTO Sell.

What Else Do I Need to Know?

If you are covering a spouse on your health plan in 2026, a new spousal certification will also be required. Remember, spouses with access to an employer sponsored health care plan are required to take that plan as their primary source of coverage.

Payroll Deduction Effective Dates

Changes you make to your benefit plans during the annual enrollment period will become effective January 1, 2026. All benefit changes will be reflected on the paycheck you receive January 8, 2026.

Spending Account Limits Health Saving Account limit

(includes seed money provided by Blessing)

- \$4,400 single
- \$8,750 family

Medical Flexible Spending Account limit

- \$3,400

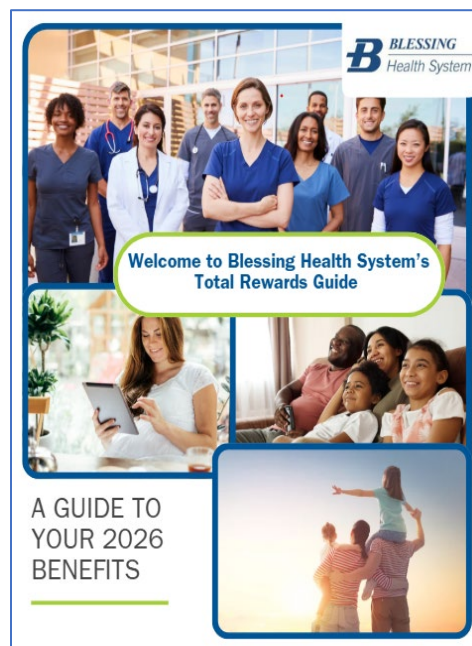
What is new for 2025?

New Health Plan – Enhanced Plan

A new plan providing enhanced Tier 2 coverage with lower out of pocket maximums. Tier 2 coverage will be 80% on the Enhanced Plan.

Benefit Changes Key Highlights Rate Increases

All health plans will see moderate increases for 2026. Please refer to the 2026 Total Rewards Guide for the updated information.



Dependent Care Flexible Spending Account limit

- \$7,500 (this amount may be limited to \$5,000 for individuals making above a certain amount.)

PTO Sell

If you are eligible to sell PTO you will find the electronic form in Virtual HR → Employee Self Service → Benefit Enrollment → PTO Sell Form. If you wish to sell PTO, please submit the form electronically by 11:59 pm on November 25th, 2025.

Personal Information Update

It's important to make sure that all your contact information is up to date. Open Enrollment is the perfect time to verify your home address, phone number and emergency contact. Please review and make any changes in Virtual HR under the Personal Info section.

Dependent Verification

If you are adding a spouse or child to health insurance for 2026, you will be required to provide appropriate documentation to verify the eligibility of each new covered family member.

Failure to provide documentation in advance of the coverage effective date (1/1/2026) will cause coverage to be delayed and may result in back premiums being due.

Social Security Numbers are required for all dependents on file. You will need to provide any missing SSNs for your dependents.



Life Insurance Beneficiary Designation

This is a great time to review or add beneficiary designations for all life insurance plans. View and edit your beneficiaries within BenefitSolver.

Electronic W-2s

Have you opted in for an electronic W-2? If you have, there's no need to opt in again. If you haven't, NOW IS THE TIME! Downloading the electronic W-2 will eliminate the need to mail it to your home, providing more timely delivery and avoiding lost and damaged forms.

While you're in Virtual HR visit, BOOKMARKS → EMPLOYEE SELF-SERVICE → W-2. You'll find the link to opt-in as well as a guide with detailed instructions. If you consent to receive your W-2 online, you will be able to print your 2025 Form W-2 when it becomes available. For those employees who do not opt in, the W-2 will be postmarked and mailed to your home address no later than January 31, 2026. If you need help with opting in, please call one of the payroll processors listed below and they will be happy to walk you through the process!

- Diane Harness - ext. 4061
- Nancy Knight - ext. 3175
- Amanda Drebes - ext. 4177
- Claire Brooks - ext. 4162
- Amy Bland - ext. 4170

Enroll by the Deadline

All benefit information and materials are available electronically. The 2026 Benefits Guide, along with informative documents and videos are posted at www.blessinghealth.org/openenrollment.

On a Blessing Computer:

Go to VirtualHR → Employee Self Service → Benefit Enrollment → BenefitSolver Enrollment

Remote Access or on a Personal Computer:

Go to blessinghealth.org, scroll down to "For Employees," click on BenefitSolver, log in with your Blessing email (ex. first.last@blessinghealth.org) and password.

Blessing Health Service Center Phone Number: 855-505-7593

We know how important your benefits are to you and we want you to have confidence in your elections. Please take advantage of this resource if you have questions or need help with your Open Enrollment.