



2026 Open Enrollment



Presented by HRS Benefits

Open Enrollment Period

October 27 – November 24, 2025

Make sure to make changes by November 24.

The Open Enrollment event will be in your WorkDay inbox as of October 27.

Open Enrollment changes go into effect January 1, 2026.





Premium Changes

Premium Changes

Medical premium changes for all plans, and the new rates will be reflected on the January 9, 2026 paycheck.

No employee premiums are charged for the Vision and Dental benefits.

No changes to Life Insurance premiums

Long Term Disability Insurance premiums will be decreasing around 6%.



2025/2026 Premiums

Plan Name	EE Only	EE & Sp / Partner	EE & Child(ren)	Full Family
	2025 / 2026	2025 / 2026	2025 / 2026	2025 / 2026
Kaiser NW Classic	\$189 / \$256	\$378 / \$512	\$331 / \$448	\$520 / \$704
Kaiser NW CDHP	\$37 / \$58	\$74 / \$116	\$65 / \$102	\$102 / \$160
UMP Classic	\$133 / \$145	\$266 / \$290	\$233 / \$254	\$366 / \$399
UMP CDHP	\$46 / \$57	\$92 / \$114	\$81 / \$100	\$127 / \$157
UMP Select	\$83 / \$82	\$166 / \$164	\$145 / \$144	\$228 / \$226
UMP Plus	\$158 / -----	\$316 / -----	\$277 / -----	\$435 / -----
Kaiser WA Classic	\$128 / \$141	\$256 / \$282	\$224 / \$247	\$352 / \$388
Kaiser WA CDHP	\$25 / \$25	\$50 / \$50	\$44 / \$44	\$69 / \$69
Kaiser WA Value	\$119 / \$150	\$238 / \$300	\$208 / \$263	\$327 / \$413
Kaiser WA SoundChoice	\$73 / \$102	\$146 / \$179	\$128 / \$179	\$201 / \$281



What Does WSU Pay Towards Medical Premiums

- WSU pays \$1,333 a month for each benefit-eligible employee.
 - This covers the majority of the medical premium, all of the vision premium, dental premium, and the basic life and long term disability coverage.
- The Health Care Authority applies the pooled employer contributions to pay:

Employee Only	\$820.00
Employee & Spouse/Partner	\$1,640.00
Employee & Child(ren)	\$1,435.00
Full Family	\$2,255.00



Negotiating Process for Medical Premiums

WSU's benefits are part of the state's Public Employee Benefit package and are negotiated at the state level by the Health Care Authority on behalf of all Washington Higher Education Institutions and General Government agencies as a group benefits package. Premium changes go into effect the first of the calendar year.

The Employer Contributions are approved by the State Legislators on the biennium, based on information provided by the Health Care Authority. Changes go into effect the first of biennial fiscal year.





2026 Benefit Changes

2026 Benefit Changes

Hearing aids will no longer be capped at a specific dollar amount. Covered every 36 months.

ClassPass Affinity (access to discounted fitness and wellness perks) will no longer be offered under the Kaiser Plans.

UMP Plus—Puget Sound High Value Network (PSHVN) and UMP Plus—UW Medicine Accountable Care Network (ACN) will no longer be offered. Participants must choose a new plan or be automatically enrolled in UMP Classic.

Under the Uniform plans, **diagnostic and supplemental breast exams** are covered without a member cost share.

CDHP Deductibles changing to \$1,700 for single subscribers and \$3,400 for families.



2026 Benefit Changes – cont'd

Uniform Dental Plan only, the annual deductible will be removed for children up to age 15. And **TMJ** (temporomandibular joint dysfunction) limits will increase to \$1,000 annually and \$5,000 lifetime.

Health Savings Accounts (HSAs) contributions are increasing to \$4,400 for employee only and \$8,750 for families

Flexible Spending Arrangements (FSAs), FSA and Limited FSA contributions are increasing to the 2026 IRS limit, \$3,400. **Collective Bargaining Agreement (CBA) FSA contribution** is increasing to \$300 for employees earning less than \$68,004.

Dependent Care Assistance Program's (DCAP) is increasing to \$7,500 for a single person or a married couple filing a joint income tax return, and to \$3,750 for each married person if filing separate income tax returns.





Comparing Uniform to Kaiser



What are the main differences between Kaiser and UMP?

Kaiser

- Must see a Kaiser provider only
- Must receive a referral to see specialist
- Must use a Kaiser pharmacy
- After deductible is met, normally you pay a **co-pay** = a set dollar amount per covered visit

Uniform Medical Plan

- Can see any provider, except a designated Kaiser provider
- Specialist referrals are not necessary in all cases
- Can use any pharmacy
- After deductible is met, normally you pay a **co-insurance** amount = 15% portion of the allowed benefit



Plan Comparison Tool

The HCA Plan Coverage Comparison chart is
available at

<https://fortress.wa.gov/hca/pebbhealthplan/compare.aspx>





Change to LTD Benefit

Long Term Disability (LTD)

Long Term Disability (LTD) insurance is a wage insurance in the event of a disability. It is designed to help protect you from the financial risk of lost earnings due to serious illness or injury. It pays a percentage of your monthly earnings if you become disabled.

Employer Paid/Basic LTD (no cost to you):

- 90-day waiting period
- \$450 a month benefit (taxable) **Employer Paid/Basic LTD (no cost to you):**

Employee Paid/Supplemental LTD (associated premium):

- 90-day waiting period
- 50-60% non-taxed benefit, covering the first \$16,667 of your pre-disability monthly earnings
- Additional retirement contributions and/or benefit payment based on retirement plan and length of disability

As of January 1, 2020, Washington State Paid Family and Medical Leave (PFML) is available to cover the first 90 days of most disabilities. For more information, visit paidleave.wa.gov or contact WSU Medical Leave and Accommodation Services.



Change to LTD Benefit

Employer-paid LTD: Maximum monthly benefit will increase from \$240 to \$450.

Employee paid premiums will **a 6% decrease** for 2026 as a result of increasing the employer-paid LTD benefit

Based on Retirement Plan	60% Coverage	50% Coverage
WSURP*	0.0050 x Salary	0.0030 x Salary
PERS, TRS and LEOFF	0.0039 x Salary	0.0024 x Salary

In addition to the 50% or 60% salary replacement, a contribution to the WSURP account also is paid.



LTD Premiums & Benefit Examples

Premiums & Benefit Payout Examples:

Coverage Level	WSURP	TRS, PERS, other plans
60%	0.50%	0.39%
50%	0.30%	0.24%

* This will show on your payslip as "OPT'L LTD"

Retirement Plan	Monthly Income	Coverage Level	Monthly Premiums	Monthly Benefit Payout
WSURP*	\$6,000	60%	\$30.00	\$3,600
		50%	\$18.00	\$3,000
DRS	\$4,500	60%	\$17.55	\$2,700
		50%	\$10.80	\$2,250

*In addition to salary replacement benefit, the retirement contribution would be up to \$540 a month (for 60%) or \$450 a month (for 50%)



Important: Regarding Workday Elections

When making Workday elections, be sure to go to the final page where you are asked to save/print a confirmation page. If you do not get to this page, you have not fully submitted your election, and your election will not be processed. It is strongly recommended that you save/print this confirmation page for your records.

If you reopen the Open Enrollment event to make a change or confirm what you elected, **you must fully submit the election again** going to the final page. Opening the event overrides the previous submission and causes that submission to disappear, so a new review/election must be fully submitted.





Medical Expense Plans

Health Savings Accounts (HSA)

2026 Annual Contribution Limits

Tax-exempt medical savings account that is automatically established for you when you enroll in a CDHP

Plan	Automatic Employer Contribution	Maximum Contribution Limit
Employee Only	\$58.34/month, \$700.08/year	\$4,400/year
Family Coverage	\$116.67/month, \$1,400.04/year	\$8,750/year

Notes:

- Those ages 55 and over can contribute an additional \$1000 per year
- Annual limits are per household, and include both employee and employer contributions, as well as the SmartHealth Wellness Incentive
- Employer contributions are deposited at the end of each month
- Balance grows tax-free, investment options may be available past a certain balance



Flexible Spending Accounts (FSA)

2026 Annual Contribution Limits

Tax-exempt medical savings account that is a *voluntary* enrollment for the low deductible plans

	Annual Contribution
Minimum	\$120/year
Maximum	\$3,400/year

- This year will run through December 31, 2025
- Must re-enroll during Open Enrollment for 2026
- Carry forward up to at least \$660 of unused contributions to use in following calendar year.
- Regular FSAs can be used for all health expenses. Limited FSAs can be used for dental and vision expenses and are compatible with HSAs.





OE Presentations and Benefit Fairs

OE Presentations

~ Open Enrollment Overview ~

~ FSA Overview ~

~ CDHP/Health Savings Account Overview ~

~ General Benefits Overview ~

~ Retirement/Savings Options Overview ~

~ Retiree Open Enrollment Session ~

Live presentations were offered on the above topic, and recordings of the above sessions are available on the Open Enrollment Website

<https://hrs.wsu.edu/2026-open-enrollment/>





Benefit Fairs

Everett

Nov 12, 10 – 4:30

Edmonds College

Woodway Hall, Bldg 26

Spokane

Nov 4, 10 – 4:30

Spokane Falls CC

Student Union Bldg 17

Pullman

Nov 6, 10 – 4:30

Pullman Parks & Rec
Center, Building B

Vancouver

Oct 29, 10 – 4:30

Clark College, Gaiser Hall

Tri-Cities

Oct 28, 10 – 4:30

Columbia Basin College
Hawk Union Bldg

Resources

Contact HRS-Benefits: 509-335-4589 hrr.benefits@wsu.edu

WSU Open Enrollment Website:

hrs.wsu.edu/2026-open-enrollment

HCA Open Enrollment Website:

<https://www.hca.wa.gov/about-hca/news/announcements/changes-pebb-benefits-2026>

For Your Benefit Newsletter:

Sent October 2025

Watch from more information from WSU, HCA and your Plans





Questions?

