



BENEFITS 2026

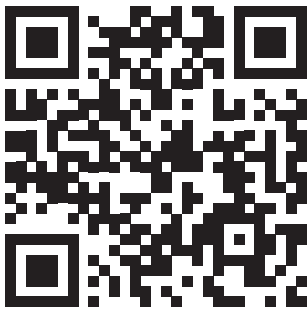
Open Enrollment Dates: November 1-18 2025

What’s Changing in 2026

- **Effective Jan 1, 2026: \$400 calendar year deductible (CYD) per member, \$1,200 per family.**
- **CYD does not apply to physician visits (Primary Care: \$35 copay; Specialist: \$70 copay).**
- **Urgent Care: \$75 Copay.**
- **Emergency Department visits: \$150 copay.**
- **Health services at DCH: 90% after CYD.**
- **Health Services at a PPO provider, including physician visits, will be covered at 80% after CYD has been met.**
- **No more major medical deductible.**
- **Medical FSA Limit: \$3,400; Dependent Care FSA limit: \$7,500.**
- **Spousal Carve Out: Spousal Affidavit required by Nov. 18, 2025. Coverage ends Dec. 31, 2025 if not submitted.**
- **Children’s Hospital and North River Surgical Center covered at 80% after CYD.**

What Stays The Same

- **Routine Wellness Exams covered at 100%.**
- **Annual Out- of- Pocket Max: \$6,850 per member/ \$13,700 family.**
- **\$0 copay at DCH Health & Wellness Clinic.**
- **11 County service area requirements remains the same.**
- **Dental, Pharmacy, and Voluntary Benefits remain unchanged.**



IF/THEN Reminders...

- IF you make no changes THEN your current 2025 elections roll over (except FSAs).**
- IF you want Medical or Dependent FSA THEN you must re- elect for 2026.**
- IF you are a tobacco user THEN complete cessation program by October 27th for non- tobacco premiums.**
- IF applying for life, short or long term disability THEN complete evidence of insurability with Mutual of Omaha.**
- IF your spouse is covered under the medical plan THEN Spousal Affidavit is required before November 18th.**

2026 Premium Changes

Coverage Levels	Medical	Increase from 2025	Dental	Increase from 2025
Employees Only	\$52.25	No Change	\$11.81	\$0.56
Employee + 1 Child	\$146.76	\$4.26	\$21.11	\$1.01
Employee + Spouse	\$198.45	\$5.75	\$21.11	\$1.01
Employee + Children	\$214.36	\$6.26	\$36.65	\$1.75
Family	\$289.68	\$8.43	\$36.65	\$1.75

For more detailed information please go to The Loop.
OR contact the HR Benefits Team at 205-333-4772 or hr.benefits@dchsystem.com
OR Contact the HR Benefits Team at 205-333-4772 or hr.benefits@dchsystem.com