

2026 Benefits Enrollment

Manager Talking Points

Enrollment Dates: October 1 – October 17, 2025

Action Required: Everyone must log in to Workday to make or decline elections — even if wanting to keep the same coverage.

Key Changes

- **Switching from Anthem to BCBS** (effective Jan. 1, 2026).
- **New medical plan options:**
 - Limited Network (smaller provider list, no out of network coverage)
 - PPO (Great coverage and higher plan value for the spend if you need copays)
 - PPO+ (lower deductible/copays, lower plan value for the money. The PPO option and the HSA options are the best plan options for the spend unless the employee has specific out of pocket costs today which make this plan a higher plan value for employee/dependents)
 - HSA (high deductible + savings account). (Great coverage and higher plan value for the spend if you want to lower your taxable earnings)
- **Vendors changing:**
 - Prescriptions → Prime Therapeutics
 - HSA, FSA & Commuter savings → HSA Bank
 - EAP → ComPsych through BCBS.

Costs & Coverage

- Deductibles have changed on certain plans, coinsurance has changed on certain plans, and paycheck costs have a small **increase in 2026**.
- All deductibles **reset Jan. 1, 2026** — progress in 2025 does not carry over.
- Certain ongoing care (pregnancy, cancer, transplants, etc.) may qualify for **transition of care** (refer to the FAQ for more information).

Reminders for Employees

- **Check providers:** Confirm doctors are in the BCBS network before choosing plans (refer to the FAQ for information on how to check).
- **Standard HSA medical plan:** plan will not be available in 2026, employees must elect new medical plan for 2026.
- **Re-elect FSAs:** Flexible Spending Accounts don't roll over — they must be re-elected every year.
- **Save confirmation:** Print/save Workday confirmation page.

Support & Resources

- **Benefits Enrollment Support Center:** 866-984-6116
 - English & Spanish counselors available
 - Appointments: varsitybrands.simplybook.me
- **Webinar:** Sept. 30, 12 p.m. CT (recording available on Varsity Central).
- **Roadshows:** In-person sessions at select sites.
- **More info:** Enroll.VarsityBrands.com/2026

Manager Tip: Encourage employees to enroll early, check provider networks, and save their confirmation. Missing the deadline = no changes until annual enrollment in 2027 or experiencing a qualified life event.