

# 2026 Open Enrollment

Benefits effective Jan. 1, 2026



## Same system, new look



The Columbia University Benefits Enrollment System (CUBES) may look different, but it's still your place for secure access to personalized information about your benefits. The site is available 24/7, which means you can enroll online anytime from anywhere during the annual benefits Open Enrollment period.



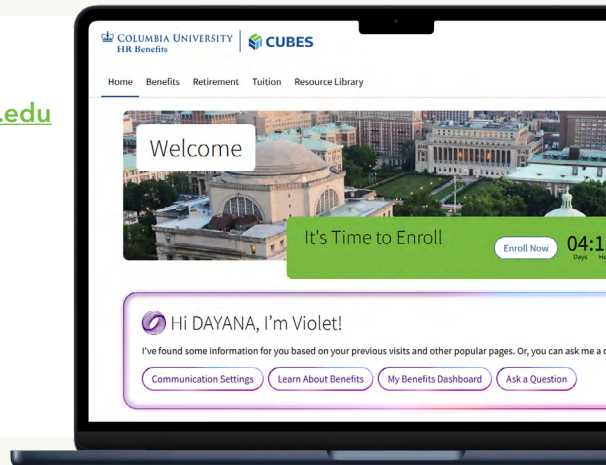
## What happens if you don't enroll?

You will lose coverage for the Healthcare Flexible Spending Account and Dependent Care Flexible Spending Account.

### To get started:

1. Go to [humanresources.columbia.edu](https://humanresources.columbia.edu) and click the CUBES logo.
2. Select "Get Started" to make your elections.
3. Be sure to "Checkout" to save and submit your elections.

Log in with your UNI and password; confirm access using multifactor authentication (DUO).



## You must enroll in your 2026 benefits by Dec. 21, 2025.

**Remember:** The choices you make during Open Enrollment will stay in effect all year—unless you experience a Qualified Life Status Change.



## What's new in 2026

- **Effective January 1, 2026**, if you earn \$150,000+ and have elected to make catch-up contributions, you must contribute to the Roth post-tax option. You will not be able to enroll in pre-tax catch-up contributions.
- **Enhancements to income replacement benefits:**
  - Reduced rates for Voluntary Accidental Death and Dismemberment Insurance, and Optional Life Insurance.
- **Enhancements to voluntary benefits:**
  - Specified Disease Insurance (formerly known as Critical Illness), Hospital Indemnity and Accident benefits will be provided by New York Life, as of January 1, 2026. Current policyholders will automatically be enrolled with New York Life.
  - Reduced rates for Specified Disease, Hospital Indemnity and Accident Insurance.
- **Special Life Insurance Open Enrollment opportunity.** Enroll in optional term life insurance or increase existing coverage up to 3x your annual salary (up to \$500,000) without providing Evidence of Insurability.
- **Wellness credit.** Those enrolled in Specified Disease Insurance can receive a \$75 credit for completing one eligible preventative health screening each year.
- **Bereavement resources** for eligible employees, including Empathy and Survivor Support Benefits from New York Life. These resources support beneficiaries after the death of a loved one, offering grief-related guidance and resources.



## Want to dive deeper?

Find full benefit updates and details at [humanresources.columbia.edu/oe-1199east](https://humanresources.columbia.edu/oe-1199east)



## ! What happens if you don't enroll?

### ✗ You will no longer have coverage for:

- Healthcare Flexible Spending Account
- Dependent Care Flexible Spending Account
- Child Care Benefit

### ✗ You will also be ineligible to newly enroll in the following benefits:

- Accident Insurance
- Specified Disease Insurance
- Hospital Indemnity Insurance
- Legal Services with MetLife
- Universal Life with long-term care insurance

### ✓ You will be automatically re-enrolled in your current 2025:

- Medical
- Dental
- Optional Vision
- Transit/Parking Reimbursement Program (T/PRP)
- Accidental Death and Dismemberment Insurance
- Voluntary Benefits

## ← Comparing your medical plans

Below is an overview of the two medical plans, administered by UnitedHealthcare (UHC).

| Benefit   | Choice Plus 90  |  | Choice In-Network  |                |
|---|---|--|--|----------------|
|   | In-Network  | Out-of-Network*  | In-Network   | Out-of-Network |
| <b>Annual Deductible</b><br>Individual<br>Family  | \$400<br>per person   | \$850<br>per person  | \$0<br>per person  | N/A            |
| <b>Coinsurance</b>  | 90% after deductible  | 60% after deductible   | 100% after deductible  | N/A            |
| <b>Out-of-Pocket Maximum</b><br>Individual<br>Family                                      | \$3,250<br>\$6,500  | \$5,250<br>\$10,500  | \$3,500<br>\$7,000   | N/A            |
| <b>Preventive Care</b>  | 100%  | 60% after deductible   | 100%   | N/A            |
| <b>Physician Office Visits, including Specialists</b><br>(excludes additional services)   | \$30 copay  | 60% after deductible   | \$30 copay   | N/A            |
| <b>Laboratory/Radiology Services, including services rendered in a physician's office</b> | 90% after deductible  | 60% after deductible   | \$150 copay if hospital**<br>100% after deductible if non-hospital location                              | N/A            |
| <b>Inpatient Hospital Care</b>  | 90% after deductible  | 60% after deductible;<br>Precertification required   | \$500 copay per admission;<br>100% after the deductible for inpatient professional services              | N/A            |
| <b>Outpatient Hospital Care</b>   | 90% after deductible  | 60% after deductible;<br>Precertification required   | \$150 copay (including lab and radiology);**100% after the deductible for hospital professional services | N/A            |
| <b>Mental Health and Substance Abuse-Inpatient Care</b>                                   | 90% after deductible  | 60% after deductible;<br>Precertification required   | \$500 copay per admission  | N/A            |
| <b>Mental Health and Substance Abuse-Outpatient Programs</b>                              | \$30 copay  | 70% after deductible for facility-based care including intensive outpatient programs;<br>Precertification required | \$30 copay   | N/A            |
| <b>Mental Health and Substance Abuse-Outpatient Counseling</b>                            | \$30 copay  | 70% after deductible   | \$30 copay   | N/A            |
| <b>Emergency Room</b>   | \$150 copay (waived if admitted)  |  |  |                |
| <b>Basic and Comprehensive Infertility Treatment</b>                                      | Unlimited benefit for diagnosis and basic medical treatment   |  |  | N/A            |
| <b>Advanced Infertility Treatment***</b>  | \$30,000 lifetime maximum for advanced treatments and Assisted Reproductive Technology including IVF, GIFT, ZIFT and artificial insemination  |  |  | N/A            |
| <b>Prescription Drug Coverage with Optum RxRetail</b>                                     | Retail (30 days)<br>• Tier I: \$10 copay<br>• Tier II: \$25 copay<br>• Tier III: \$45 copay   |  | Mail-order (90 days)<br>• Tier I: \$15 copay<br>• Tier II: \$50 copay<br>• Tier III: \$90 copay          | N/A            |
|   | • Eligible specialty medications will be processed through PillarRx with a 30% coinsurance, offset by the manufacturer discount. You will be notified in advance if you need to enroll. |  |  |                |

\* Eligible Expenses are determined in accordance with the Claims Administrator's reimbursement policy as described in the Summary Plan Description.

\*\* No copay for Lab and Radiology at certain designated New York Presbyterian (NYP) locations. Go to [humanresources.columbia.edu/documents](https://humanresources.columbia.edu/documents) and search "New York-Presbyterian (NYP) Outpatient Laboratory Locations" for the list of locations.

\*\*\* \$30,000 lifetime maximum for infertility medication.

The Medical Plan Comparison chart represents highlights of Plan provisions. Clinical medical management restrictions and other limits apply.

➕ Go to [humanresources.columbia.edu](https://humanresources.columbia.edu); click "Forms & Documents"; search "SPD" to view the Summary Plan Descriptions.

! UHC's Choice network is a national provider network and does not require referrals to see specialists. UHC requires precertification for some services; it is your responsibility to confirm that your provider has obtained the necessary authorizations from UHC.

## University Contribution to Healthcare FSA

If you participate in the Choice Plus 90 plan, the University will make a contribution on your behalf to the Healthcare FSA. The contribution will be made at the beginning of the year and it will not count toward the \$3,400\* IRS limit. You may also contribute your own funds to the FSA, up to the IRS limit, but to do so you must enroll in the Healthcare FSA during the Open Enrollment period. UHC will send two Health Care Spending Cards in your name to your home mailing address. These cards can be used as debit cards to make eligible purchases, such as prescription drugs or office visit copays.

## University Contribution to FSA

| Coverage in Medical Plan              | Annual University Contribution |
|---------------------------------------|--------------------------------|
| <b>Youself</b>                        | \$240                          |
| <b>You &amp; Spouse or Child(ren)</b> | \$360                          |
| <b>Family</b>                         | \$480                          |

\*IRS limits are subject to change.



## Dental coverage

### EmblemHealth Preferred Dental Benefits

EmblemHealth Preferred Dental Benefits cover preventive, basic and major services. You may choose to use a participating EmblemHealth Preferred Program dentist or go to a nonparticipating dentist. When you receive care from a nonparticipating dentist, you pay the provider up front, and then file a claim for reimbursement. You'll be reimbursed up to the allowance on the EmblemHealth Dental fee schedule for covered services, which is available from EmblemHealth. If you use a participating dentist, no forms are required.

- + For EmblemHealth dentists, go to [my.emblemhealth.com/member/s/find-care-services](https://my.emblemhealth.com/member/s/find-care-services) and select "Dental Preferred" from the menu. For more information, call EmblemHealth: 212-501-4443.



## Vision coverage

Members and their covered dependents enrolled in any of the University's medical plans are covered by a basic vision benefit through UnitedHealthcare (UHC). This plan provides coverage for eye exams, corrective lenses, frames and contact lenses.

If you use an out-of-network service, you will be required to pay in full at the time of service, then submit a claim for reimbursement to UHC.

### Optional Vision Plan

For enhanced vision benefits, members can elect to purchase optional UHC vision coverage in place of the basic vision coverage for themselves and their covered dependents. You do not have to be enrolled in a medical plan to purchase this coverage. See contributions insert for monthly rates.

- + For additional information on your vision coverage, go to [humanresources.columbia.edu/content/1199-east-vision](https://humanresources.columbia.edu/content/1199-east-vision)



## More about your benefits

### New Process for Dependent Verification

Columbia University is now using a two-document verification process for all new spouses joining the medical, dental or optional vision plans. For spouses, employees need to provide a marriage certificate and an additional proof of address. For additional information, visit [humanresources.columbia.edu/dependent-eligibility](http://humanresources.columbia.edu/dependent-eligibility).

### Qualified Life Status Change

You can update your benefits elections on CUBES if you experience a Qualified Life Status Change event such as marriage or divorce, or birth or adoption of a child. You have 31 days from the eligible event to make updates.

- ✦ For additional information, including a list of Qualified Life Status Change events, go to [humanresources.columbia.edu/benefits](http://humanresources.columbia.edu/benefits) and click the "Making Changes to Benefits" icon.

### Learn About Tax Savings Accounts

All tax savings accounts can save you money by setting aside pre-tax dollars from your paycheck to pay for expenses you will incur throughout the year. These include a Transit/Parking Reimbursement Program (T/PRP), Healthcare Flexible Spending Account (HC FSA) and Dependent Care Flexible Spending Account (DC FSA).

### Review Beneficiaries

Update your beneficiary information for life insurance (CUBES) and retirement plans (TIAA/Vanguard).

## 2026 Tax Savings Accounts

|  | Current IRS limits* | Rollover limit for 2026 |
|--|---------------------|-------------------------|
| Transit/Parking Reimbursement Program    | \$340/month         | No limit                |
| Healthcare Flexible Spending Account     | \$3,400/year        | \$680                   |
| Dependent Care Flexible Spending Account | \$7,500/year        | \$0                     |

\* IRS limits are subject to change.

To learn more go to [humanresources.columbia.edu/tax-savings](http://humanresources.columbia.edu/tax-savings)



## Questions?

Contact the Columbia Benefits Service Center

212-851-7000  
[hrbenefits@columbia.edu](mailto:hrbenefits@columbia.edu)

Open Enrollment hours:  
Monday through Friday  
9 a.m. – 5 p.m.

### About This Communication

The Benefits Brochure summarizes changes to the benefits programs that are available to benefits-eligible employees of Columbia University. This communication is intended to be a Summary of Material Modifications (SMM) to the Medical Plans and other benefits programs. It does not include important information about exclusions and limitations. For additional details of benefits coverage, eligibility, limitations and exclusions, you must refer to the Summary Plan Description (SPD) and the Summary of Benefits and Coverage (SBC) online at [humanresources.columbia.edu/benefits](http://humanresources.columbia.edu/benefits). You may also want to request to receive a paper copy of an SPD, SBC or SMM by contacting the Columbia Benefits Service Center at 212-851-7000. As a requirement of the Patient Protection and Affordable Care Act, Columbia University must provide a SBC to all participants and their dependents. The SBC is designed to provide you with an easy-to-understand summary about a health plan's benefits and coverage and to help you better understand and evaluate your health insurance choices. You are entitled to receive these Plan documents under the Employee Retirement Income Security Act of 1974 (ERISA). You also have other important rights and protections under ERISA, which are explained in more detail in the SPDs. If there are any discrepancies between the information in this publication, verbal representations and the Plan documents, the Plan documents will always govern. Columbia University reserves the right to change or terminate these benefits Plans at any time. This publication is in no way intended to imply a contract of employment. The Columbia University Group Benefit Plan (the "Plan") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.