

2026 Open Enrollment:

November 10-21, 2025

Benefits effective Jan. 1, 2026



Same system, new look

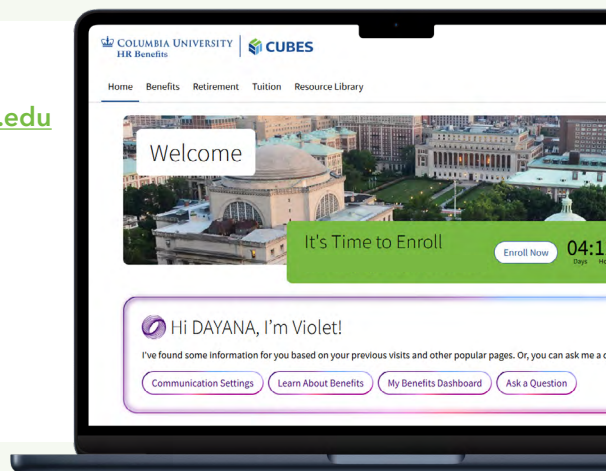


The Columbia University Benefits Enrollment System (CUBES) may look different, but it's still your place for secure access to personalized information about your benefits. The site is available 24/7, which means you can enroll online anytime from anywhere during the annual benefits Open Enrollment period.

To get started:

1. Go to 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).



What happens if you don't enroll?

You will lose coverage for the Healthcare Flexible Spending Account, Dependent Care Flexible Spending Account and the Child Care Benefit (Local 100 only).

Questions?

Contact the Columbia Benefits Service Center

212-851-7000 | hrcbenefits@columbia.edu

Open Enrollment hours:

Monday through Friday, 9 a.m. - 5 p.m.



You must enroll in your 2026 benefits by Nov. 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

For more information, visit

humanresources.columbia.edu/oe-1199

- You can now add up to \$7,500 in your **Dependent Care Flexible Spending Account** in 2026.
- **Effective January 1, 2026**, if you earn \$145,000+ 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.
- **Reduced rates** for Voluntary Accidental Death and Dismemberment Insurance, and Optional Life Insurance.
- **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.
- **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.

Learn More

Attend a virtual information session. Join us for Benefits Expos and Health Screenings throughout November.

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.

Local 100

You are eligible for Term Life and Accidental Death and Dismemberment Insurance through the University. You may also be eligible for the Child Care Benefit—a University contribution to your Dependent Care FSA.



What happens if you don't enroll?

- ✗ **You will no longer have coverage for:**
 - Healthcare Flexible Spending Account
 - Dependent Care Flexible Spending Account
- ✗ **You will also be ineligible to newly enroll in the following Voluntary Benefits:**
 - Accident Insurance
 - Specified Disease Insurance
 - Hospital Indemnity Insurance
 - MetLife Legal Plan
 - Universal Life with long-term care insurance
- ✓ **You will be automatically re-enrolled in your current 2025:**
 - Transit/Parking Reimbursement Program (T/PRP)
 - Voluntary Benefits

Local 100: For 2026, you will be automatically re-enrolled in your current Term Life and Accidental Death and Dismemberment Insurance. You will not be re-enrolled in the Child Care Benefit.

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 healthcare Flexible Spending Account (HC FSA), a Dependent Care FSA (including the Child Care Benefit, Local 100 only) and the Transit/Parking Reimbursement Program.

	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.