

2026 Open Enrollment

November 10–21, 2025

OFFICERS





Welcome

Today's discussion:

- Open Enrollment key information
- What's new for 2026
- Benefit highlights
- Events and resources
- Contact information and support
- Q&A

Open Enrollment key information

Monday, Nov. 10 to Friday, Nov. 21, 2025

- In mid-October:
 - Open Enrollment materials mailed to home address
 - Updated Benefits information posted to HR website:
humanresources.columbia.edu/oe
- Enroll through CUBES, the Columbia University Benefits Enrollment System
- Consider electronic document delivery for benefits-related materials
- During Open Enrollment, the Columbia Benefits Service Center is open
9 a.m. – 5 p.m., Monday through Friday

Remember

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



CUBES

212-851-7000

hrbenefits@columbia.edu

[humanresources.columbia.edu/
benefits](https://humanresources.columbia.edu/benefits)

What happens if you don't enroll?

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

- Medical
- Dental
- Optional Vision
- Transit/Parking Reimbursement Program (T/PRP)
- Life Insurance (Optional, Spouse and Child)
- Accidental Death and Dismemberment Insurance
- Identity Theft Protection
- Optional Long-Term Disability
- Voluntary Benefits

✗ You will no longer have coverage for:

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

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

- Accident Insurance
- Specified Disease Insurance (*formerly known as Critical Illness*)
- Hospital Indemnity Insurance
- MetLife Legal Plan



2026 Changes

What's new



What's New for 2026

- **Enhancements to income replacement benefits:**

- Optional long-term disability (LTD) benefits remain at 66 2/3% of annual salary for the duration of a disability.
- If you haven't enrolled, or were previously denied coverage for LTD, you have a one-time opportunity to elect optional LTD coverage without providing Evidence of Insurability (EOI).

- **Special Life Insurance Open Enrollment opportunity.**

- Enroll in optional term life insurance or increase existing coverage up to 3x your annual salary (up to \$1 million) without providing Evidence of Insurability.
- Reduced rates for Voluntary Accidental Death and Dismemberment Insurance, and Optional Life Insurance for yourself and your dependents.

- **Retirement Contribution Update:**

- If you earn more than \$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.



What's New 2026 continued

- **Tuition Programs:**

- A paperless process has been implemented for the submission of the College Tuition Scholarship and Primary Tuition Scholarship benefit applications.

- **Voluntary benefits carrier update:**

- 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

- **Wellness credit.** Those enrolled in Specified Disease Insurance can receive a \$75 credit for completing one eligible preventative health screening each year.

- **Bereavement Resources:**

- New York Life is providing bereavement resources through Empathy and Survivor Support. These two resources support beneficiaries after the death of a loved one, offering grief-related guidance and resources.



What's New 2026 continued

Health Savings Account (HSA) Single Family	2025	2026
	\$4,300	\$4,400
	\$8,550	\$8,750
Healthcare Flexible Spending Account	2025	2026
	\$3,300	\$3,400
Healthcare Flexible Spending Account Rollover	2025	2026
	\$660	\$680
Dependent Care Flexible Spending Account	2025	2026
	\$5,000	\$7,500
Transit/Parking	2025	2026
	\$325	\$340

Benefits Highlights



Bereavement Support





Bereavement Support

Facing loss is complicated. Columbia University is here to support you during this difficult time by providing access to Empathy and Survivor Support—services designed to help you navigate the challenges of loss with care and compassion.

Empathy offers personalized tools and support to guide you through the practical and emotional aspects of loss. From settling the estate to coping with grief, we are here to ease your burden, so you can focus on what matters most.

Here are some of the ways Empathy can help:

- Digital app-based service that can be shared with up to 5 friends or family members
- 24/7 real time assistance from compassionate Care Managers
- Helpful time-saving tools such as an obituary creator and closing accounts
- Probate and estate settlement guidance and resources
- Supportive resources created with world-renowned grief experts

Survivor Support details:

- Offers hands-on guidance with processes like funeral planning, life insurance and accidental disability claim navigation
- Taps into community-driven resources, including grief camps for children
- Features dedicated human specialists, making it ideal for beneficiaries needing tailored, ongoing support
- You can connect with a survivor support specialist by calling **(888) 842-4462, ext. 1013382**

A photograph of the Columbia University lion statue, a bronze sculpture of a lion standing on a pedestal. The statue is set against a background of trees with vibrant autumn foliage in shades of orange, red, and yellow. In the lower right background, a building with the words "DODGE CENTER" is visible, and a few people are walking nearby. An orange rectangular box is overlaid on the left side of the image, containing the text "Upcoming Events and Resources" in white.

Upcoming Events and Resources



Benefits Expos and Health Screenings

Join us for our annual in-person events:

- Check your blood pressure, cholesterol, glucose levels and more. For accurate screenings results, fasting is recommended but not required.
- Speak with representatives from Columbia Human Resources, ColumbiaDoctors and benefits vendor partners.
- Ergonomic assessments, acupuncture and upper body massages. Skin cancer screenings at CUIMC only.
- Free, walk-in flu vaccines available at Morningside and Manhattanville events.
- Discover programs and services.

Thursday, Nov. 6

50 Haven Avenue
(CUIMC)

8 a.m. – 2 p.m.

Wednesday, Nov. 12

Lenfest Center
(Manhattanville campus)

9 a.m. – 2 p.m.

Thursday, Nov. 13

Lerner Hall
(Morningside campus)

8 a.m. – 2 p.m.

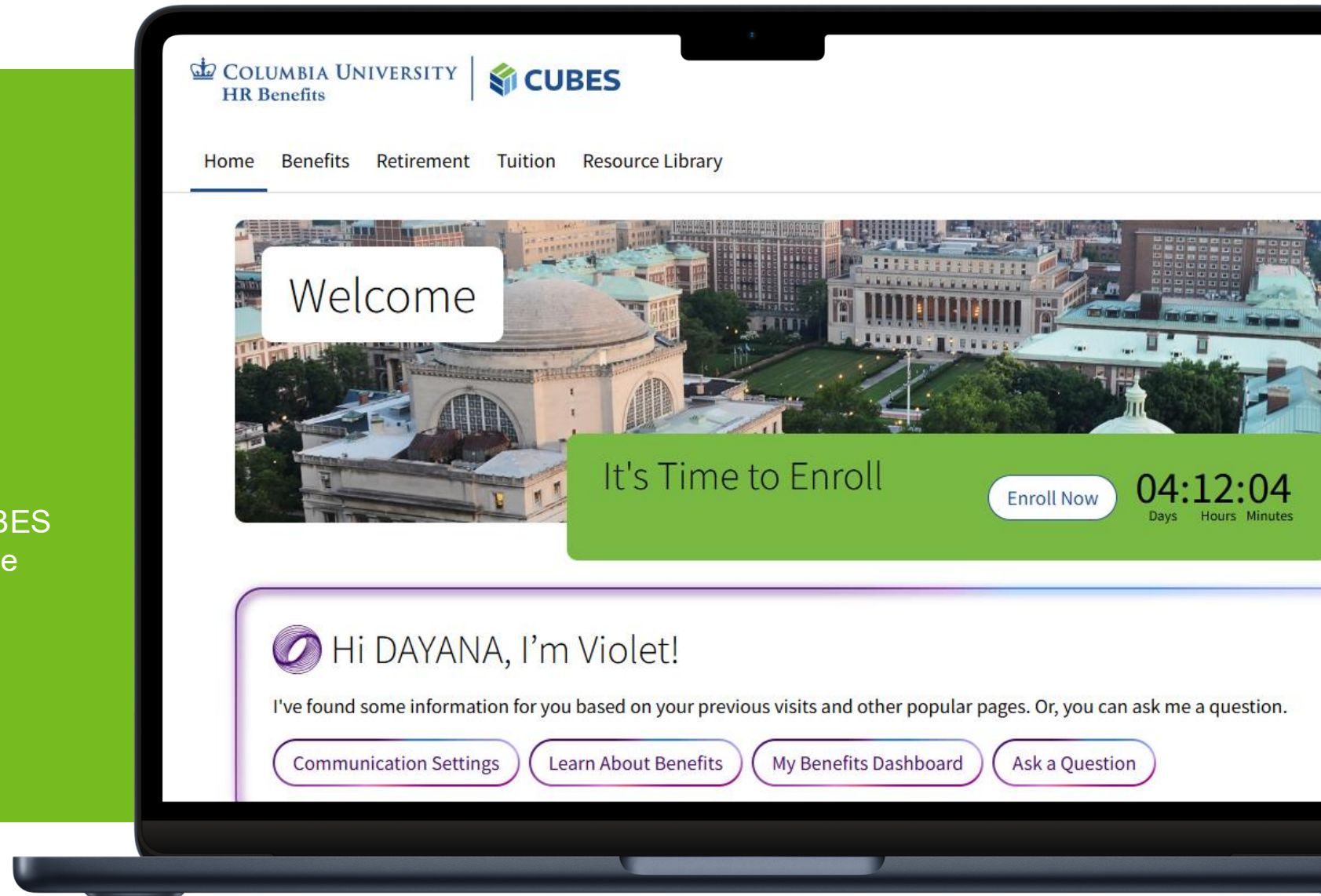
Register at humanresources.columbia.edu/oe

Remember to take action during Open Enrollment

Enroll through CUBES:
November 10–21, 2025

Make sure to click **CHECKOUT** in CUBES
after selecting your benefits to complete
your enrollment.

Learn more:
humanresources.columbia.edu/oe





Questions?

Submit questions to our specialists through the chat feature in Zoom

– or –

Contact the Columbia Benefits Service Center

- Phone: **212-851-7000**
- Email: hrbenefits@columbia.edu
- Website: humanresources.columbia.edu/benefits