ALLEGHENY COUNTY
ALWAYS INSPIRING

2026 Benefits Open Enrollment and Medical Opt-Out (Bonus Waiver) Enrollment
November 3, 2025 - November 14, 2025
www.MyACBenefits.com or 1-833-253-4922

Dear Allegheny County Employee,

Employee Benefits Open Enrollment for 2026 will begin on November 3, 2025, and end on November 14, 2025. All elections/changes/waiving of benefits made during Open Enrollment will be effective **January 1, 2026**. Whether you are waiving benefits to enroll in the Bonus Waiver, making changes to your benefits, re-enrolling in the FSA plan, or simply just want to make sure everything is correct, please log into **www.MyACBenefits.com** or call the **Benefit Enrollment Center at 1-833-253-4922 Monday-Friday 8 A.M. – 8 P.M** to do so.

WAIVING BENEFITS (Bonus Waiver)

Waiving Medical, Dental, and Vision benefits is an annual requirement to be completed each year during Open Enrollment for Union (unless otherwise noted in your CBA) and Non-Union employees. If you are **waiving participation in all health, dental and vision benefits**, **YOU MUST RE-ENROLL IN THE HEALTHCARE BONUS WAIVER FOR 2026.** You must enter your current medical insurance information. This must be completed by logging into www.MyACBenefits.com prior to the end of open enrollment.

OPEN ENROLLMENT at www.MyACBenefits.com

If you would like to enroll or waive benefits please go to www.MyACBenefits.com or call the Benefit Enrollment Center at **1-833-253-4922 Monday-Friday 8 A.M. – 8 P.M.** **Please be aware due to high call volume during open enrollment, longer than usual wait times may be experienced.**

Please visit the Reference Center on www.MyACBenefits.com for more information on the options listed below.

BENEFIT ELECTION OPTIONS FOR 2026:

Medical – Highmark PPOBlue or UPMC Health Plan PPO *Refer to 2026 Employee Deduction Rates for contribution changes!*	**FSA -** Navia Benefit Solutions – Medical Flexible Spending Account (FSA) or Dependent Day Care Flexible Spending Account (DCFSA) *Refer to attached for annual limit changes!*
Dental - United Concordia Plus (DHMO) or Flex (PPO) Plan *Refer to 2026 Employee Deduction Rates for contribution changes!*	**Identity Protection –** Allstate Identity Protection (AIP Pro+ Plan with Cyber Protection
Vision - Davis Vision Basic or Enhanced Plan	**Legal Assistance Coverage –** MetLife Legal Plans
Term Life Insurance – Standard Life Insurance Company - Employee, Spouse and Child Life Options and Accidental Death and Dismemberment Coverage	**Voluntary Benefits** – Voya – Short Term Disability, Accident Indemnity, Critical Illness, Hospital Indemnity and Whole Life Insurance

2026 DEDUCTIBLES AND COPAYS for both Highmark and UPMC are**:**

- **UNION**: Annual in-network deductibles: $400/Individual and $800/Family coverage
- **NON-UNION**: Annual in-network deductibles: $600/Individual and $1,200/Family coverage
- **ALL EMPLOYEES:** Office Visit co-pay for PCP and specialist: $30**.** Virtual Visit and Telemedicine Copay: $15
- **UNION**: ER co-pay: $100; **NON-UNION**: ER co-pay: $150
- **Rx** co-pays: $10/generic, $25/brand formulary drugs, $50/brand non-formulary drugs
- **Rx Mail Order co-pays (90 Day Prescriptions)**: $20/generic, $50/brand formulary drugs, $100/brand non-formulary drugs

LAURA J. ZASPEL, DIRECTOR
DEPARTMENT OF HUMAN RESOURCES
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2026 EMPLOYEE MONTHLY PAYROLL DEDUCTIONS:

Health Fee (Applies to Medical only enrollment for Union and Non-Union employees)*	Based on union/non-union status. See 2026 Benefit Rate Sheet for full information.
United Concordia Plus Dental (DHMO) Plan	$0
United Concordia Flex Dental (PPO) Plan	$3.45 per month Individual / $8.47 per month Family
Davis Vision Basic Plan	$0
Davis Vision Enhanced Plan	$3.78 per month Individual / $10.50 per month Family
Allstate Identity Protection	$8.95 per month Individual / $16.95 per month Family
MetLife Legal Services	$11.62 per month Individual / $16.80 per month Family

***New This Year: Please know the Health Fee only applies when electing medical coverage. The Health Fee does not apply when electing dental and/or vision coverage.**

For More Information

- Visit www.MyACBenefits.com and go to the Reference Center for benefit documents, informational videos and guides on all your benefit choices.

To Enroll or Waive Benefits	**Visit www.MyACBenefits.com** **or** **Call 1-833-253-4922**
For Benefit Questions, please contact Allegheny County Human Resources	Last Name Starting with A – K please contact: Delana Pannill 412-350-4563 Delana.Pannill@AlleghenyCounty.US
	Last Name Starting with L – Z please contact: Marsha Townes 412-350-2665 Marsha.Townes@AlleghenyCounty.US

Lastly, the following documents can be found on our website http://www.alleghenycounty.us/Human-resources/employee-benefits.aspx as well as www.MyACBenefits.com

- Medicare Part D Creditable Coverage Disclosure
- Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)
- Women's Health and Cancer Rights Act of 1998 Notice

Thank you for your time and attention regarding this important matter.

Sincerely,

Laura J. Zaspel

Director, Allegheny County Human Resources

2026 Benefits Open Enrollment Important Information
November 3, 2025 – November 14, 2025
www.MyACBenefits.com or 1-833-253-4922

Plan Changes for January 1, 2026

Medical Plan Changes

Contribution rates will be determined by whether you are a union employee or a non-union employee. Please see the 2026 Benefit Rate sheet for the contribution rates.

Non-union employee plan changes:

	Individual	Family
Deductible (In-Network)	$600	$1,200
Total Out of Pocket Maximum	$6,000	$12,000

See the Highmark and UPMC Non-union plan summaries for a full explanation of all changes. The plan documents are also available in the Reference Center at www.MyACBenefits.com.

Prescription Changes

Starting 1/1/2026, Highmark will become Allegheny County's Pharmacy Manager for both Highmark and UPMC members. All employees who are covered by Allegheny County medical benefits will now contact Highmark when they have questions or concerns about their prescriptions.

United Concordia (UCCI) Dental:

For the UCCI Flex PPO dental plan, the rates will change for 2026:

- Employee Only: $3.45 **per month** (1st paycheck of the month)
- Employee plus Dependent(s): $8.47 **per month** (1st paycheck of the month)

Dependent Verification Documentation Change

Beginning November 1, 2025, the required documentation for dependent verification will change to mirror what was required during the recent Dependent Verification Audit.

- **To verify a spouse:**
  - If married more than 1 year, the first page of your most recent Form 1040 Tax return (financial information can be redacted).
  - If married for less than 1 year, you may provide your government-issued marriage certificate.
- **To verify a child:**
  - Government Issued Birth Certificate or
  - First page of your most recent 1040 showing child's name or
  - Adoption decree or Court documentation confirming adoption (for adopted child)

Navia Benefit Solutions Flexible Spending Accounts (FSA):

- The Healthcare FSA maximum contribution limit for 2026 will be increased to **$3,400**. The minimum election for the Healthcare FSA account will remain at $50.00 annually.
- **ROLLOVER:** Please be aware that if you have $660 or less remaining in your Medical FSA account at the end of 2025, those funds will rollover for use in 2026. **Anything over $660 will be forfeited.**
- **The submission DEADLINE for 2025 claims (expenses incurred in 2025) is March 31, 2026.**
- The Dependent Care FSA annual limit will increase to **$7,500** in 2026.
- IRS guidelines **do not** permit Dependent Care FSA funds to roll over from year to year. As a result, remaining funds will be lost for any 2025 Dependent Care FSA claims not submitted by March 31, 2026.
- Dependent Care FSA funds can **only** be used on eligible dependent care expenses for children under 12 years. **<u>These funds cannot be used on medical expenses.</u>**
- **You must enroll with Navia FSA during Open Enrollment if you would like to continue your FSA account(s). Failure to enroll will terminate your participation in the FSA program as of December 31, 2025.**

<u>Important Plan Specific Reminders</u>

Voya Short-Term Disability Benefits

- Short-Term Disability payments from Voya are **not** payable when you are receiving a full paycheck from the County. The maximum payable amount that an employee can elect is 60% of weekly pay.
- If you newly elect or modify your current Short-Term Disability election in any way, the policy will be subject to a pre-existing condition look-back period of 3 months prior to the current effective date of the coverage. Any condition for which care was received within 3 months of the policy effective date will not be payable for the first 12 months of coverage under your Short-Term Disability coverage.

Standard Life Insurance Company:

- If you **DO NOT** currently have Contributory or Additional Employee life insurance coverage with the Standard and wish to purchase either during open enrollment, please be aware that both are subject to approval by the Standard through the Evidence of Insurability process. This also applies to increasing or purchasing new spousal life insurance coverage.
- If you currently have less than $250,000 of <u>Additional Employee</u> life coverage in place, you can purchase an additional $10,000 of coverage without Evidence of Insurability. Any coverage election over a $10,000 increase, or above $250,000 of coverage will require Evidence of Insurability to be completed for approval by Standard Life.
- Evidence of Insurability is not required for Child Life or Accidental Death and Dismemberment coverage.
- Any non-union employee electing Long-Term Disability coverage will also be required to complete Evidence of Insurability for approval by Standard Life.

Important General Enrollment Information

- Your enrollment transaction in MyACBenefits.com is not complete until you receive a confirmation number at the end of your enrollment from the system. If you do not receive a confirmation number, your transaction is still in an “in progress” status and any changes you may have made will not be acknowledged at the end of the open enrollment period.

- If you are waiving medical, dental and vision coverage, you must enroll in the Bonus Waiver during open enrollment to be eligible for the payment at the end of 2026. When enrolling in the Bonus Waiver program, you must also enter current non-County sponsored insurance information.

- Please note that the Flex PPO dental, Enhanced vision, and Standard term life will show as a bi-weekly amount on your benefit summary, but these deductions are monthly deductions on your paycheck. Please visit the Reference Center on www.MyACBenefits.com for the monthly cost information for life insurance (found in the plan summaries). The dental and vision costs are included within the enclosed letter.

- If you are adding a new dependent (spouse or child(ren)) to your coverage or adding a dependent that was dropped during the Dependent Verification Audit, you will need to submit the appropriate documentation as explained on page 1 of this document. Failure to provide proper documentation will prevent your dependent from obtaining active coverage.

Thank you for participating in Allegheny County’s 2026 Annual Enrollment!