



*Committed to improving the quality of life for all—  
including our employees and their families.*

## Open Enrollment for 2026 Benefits | November 3 – November 17

Open Enrollment is your annual opportunity to review your current benefits, explore your options, and make any necessary changes to support you and your family in the year ahead. The benefits you choose will be effective January 1, 2026 through December 31, 2026.

Open Enrollment for 2026 benefits begins on November 3 and ends on November 17. Below are a few key reminders:

- If you don't make changes during this window, your current 2025 elections, including employee-elected HSA contributions, will roll over to 2026.
- FSA elections **will not** roll over. Due to IRS requirements, you must make an active FSA election during Open Enrollment if you want this benefit in 2026.
- After Open Enrollment closes, your next opportunity to make new elections will be during Open Enrollment in fall 2026, unless you have a qualifying life event.



*Take your time to carefully review your options to ensure you make the best choices for the upcoming year!*

## What's New for 2026

CMSU is enhancing benefits to improve your experience, expand coverage, and stay aligned with IRS requirements. Here's what's changing for the upcoming year:

- **New surgical benefit.** CMSU medical plan members will now have access to a new surgical benefit option through Lantern. Lantern has a premier network of surgeons and outpatient surgery centers for improved outcomes and reduced costs. If you use Lantern, you will enjoy a concierge-like experience and won't pay anything out of pocket after meeting your annual deductible.
- **More short-term rehabilitation therapy visits.** If you are enrolled in a CMSU medical plan, the number of covered visits per year for physical therapy, occupational therapy, and speech therapy will increase from 20 to 60 for each.
- **Higher VSP frame allowance.** Your VSP frame allowance will increase from \$180 to \$200.
- **New Employee Assistance Program (EAP).** We are pleased to announce that Headspace will be our new EAP provider. In addition to providing mental health coaching and therapy, they are an industry leader in mindfulness and sleep-support tools through their popular Headspace app.
- **Increased Dependent Care FSA (DCFSA) contribution limit.** The IRS has increased the maximum DCFSA contribution from \$5,000 to \$7,500. This allows you to pay for child or elder day care with more pre-tax dollars.
- **Increased HSA contribution limits.** The IRS has increased the maximum HSA contribution from \$4,300 to \$4,400 for employee-only coverage and from \$8,550 to \$8,750 if you enroll one or more dependents. This means that you can set aside more pre-tax dollars if you are enrolled in an Aetna CDHP medical plan.
- **Increased individual deductible for the Basic CDHP.** If you cover one or more dependents in the Basic CDHP medical plan, the individual deductible will increase from \$3,300 to \$3,400 as required by the IRS. If you only enroll yourself for coverage, your individual deductible will remain at \$3,000.

## Employee Contributions for 2026

Health care costs continue to rise, and 2026 will be another year of significant increases. Once again, CMSU is absorbing the majority of these costs to help keep your coverage as affordable as possible. As a result, employee medical plan contributions will increase only slightly for 2026. Contributions for all other voluntary benefit plans will remain the same.



*You can find all benefit plan contributions at the Open Enrollment Center on Benefits Source starting November 3, 2025.*

	<b>EPO</b>	<b>CDHP BASIC</b>	<b>CDHP SELECT</b>	<b>CDHP PREMIER</b>
<b>COVERAGE TIER</b>	<b>PER PAY PERIOD</b>	<b>PER PAY PERIOD</b>	<b>PER PAY PERIOD</b>	<b>PER PAY PERIOD</b>
EE Only	\$31.00	\$34.50	\$61.00	\$106.00
EE + Spouse/DP	\$71.00	\$79.00	\$137.00	\$238.50
EE + Child	\$46.50	\$52.00	\$91.00	\$159.50
EE + Children (2+)	\$64.00	\$71.00	\$124.00	\$217.00
EE + Spouse/DP + Children (1 or 2)	\$98.00	\$109.00	\$188.50	\$330.00
EE + Spouse/DP + Children (3+)	\$128.00	\$142.50	\$244.50	\$428.00

	<b>DENTAL PLAN</b>	<b>VISION PLAN</b>
<b>COVERAGE TIER</b>	<b>PER PAY PERIOD</b>	<b>PER PAY PERIOD</b>
EE Only	\$3.50	\$3.50
EE + Spouse/DP	\$9.50	\$6.50
EE + Child	\$7.00	\$7.00
EE + Children (2+)	\$9.00	\$7.00
EE + Spouse/DP + Children (1 or 2)	\$13.50	\$11.50
EE + Spouse/DP + Children (3+)	\$18.00	\$11.50

## Supplemental Benefits to Consider at Open Enrollment

Your benefits are here to support you through life's changes. CMSU offers a wide range of supplemental benefits to help you customize coverage for yourself and your family.

- **Voluntary Critical Illness Insurance.** Critical illness insurance provides a lump-sum payment if you are diagnosed with a critical illness, such as heart attack, cancer, stroke, and more. The cost for voluntary coverage depends on the benefit amount you elect, your age at the time you enroll, and if you use tobacco.
- **Accident Insurance.** Accident insurance supplements your medical plan by providing cash benefits in cases of covered accidental injuries. The amount of benefit depends on the type of injury.
- **Hospital Indemnity Insurance.** Hospital indemnity insurance pays a daily cash benefit if you have a covered stay in a hospital, critical care unit, rehabilitation facility, or observation unit. The amount of benefit depends on the type of facility and the number of days you stay.
- **Flexible Spending Accounts.** Flexible Spending Accounts (FSAs) are tax-advantaged accounts to pay for eligible dental, vision, medical (once you've met your medical plan deductible), and dependent care expenses.
- **Supplemental Life/AD&D Insurance.** Supplemental life and AD&D insurance is designed to provide a level of financial protection in the event of death or accidental injury. If you purchase coverage for yourself, you may also purchase coverage for your spouse/domestic partner and children, subject to plan limits. The cost of coverage depends on the benefit amount you elect and your age.
- **Optional AD&D Insurance.** Optional AD&D is affordable coverage in the event of certain types of losses from a covered accident. You may purchase coverage for you and your dependent family members.
- **Short Term Disability.** Short term disability replaces part of your income if you are disabled and unable to work for up to one year. The amount of your weekly benefit is based on your income level.
- **Long Term Care/Life Insurance.** This is a hybrid plan that is one policy with two benefits—life insurance for your family and long term care benefits if you need them.
- **Identity Theft Protection.** This plan helps protect against identity theft and resolve issues if your identity has been stolen.
- **Legal Insurance.** With legal insurance, you have access to in-network attorneys for a variety of legal issues, most of which are covered in full.
- **Voluntary Pet Insurance.** Pet insurance reimburses you 90% of your pet's veterinary care at discounted rates.



*For details about these benefits, visit  
Benefits Source at [www.BenefitsSource.com](http://www.BenefitsSource.com).*

## Your Open Enrollment Resources Available on November 3

Choosing your benefits is an important part of planning for the year ahead. From selecting the medical plan that fits your needs to deciding whether supplemental benefits like long term care, identity theft, legal, and financial protection are right for you, Open Enrollment is your time to make these decisions.

To help you navigate these choices so you can decide which plans are right for you and your family in 2026, CMSU provides several resources. Take advantage of these tools during Open Enrollment to ensure you and your family are set for 2026.



### **OPEN ENROLLMENT CENTER AT BENEFITS SOURCE— [WWW.BENEFITSSOURCE.COM](http://WWW.BENEFITSSOURCE.COM)**

Access videos, the 2026 Health Care Program Comparison, enrollment instructions, phone numbers, forms, and more.



### **MEDICAL PLAN COST ESTIMATOR—[WWW.CMSU-MPCE.COM](http://WWW.CMSU-MPCE.COM)**

Get an overall picture of your potential costs for each medical plan, so you can choose the best one for your needs and budget.



### **HEALTH ADVOCATE—866-695-8622**

Speak one-on-one with a personal Health Advocate to help you understand your options and choose a medical plan. Call Monday-Friday, 8am-9pm Eastern Time.



### **OPEN ENROLLMENT HOTLINE—800-835-2363**

Call the Open Enrollment Hotline during business hours if you have questions about your Oracle Open Enrollment session.



### **WEBINARS—DETAILS WILL BE SENT TO YOUR CMSU EMAIL**

- November 4, 2025, 11:00 am Pacific Time—Aetna Medical Plans
- November 6, 2025, 11:00 am Pacific Time—Voya Critical Illness, Accident Insurance, Hospital Indemnity Insurance, Life Insurance, Accidental Death & Dismemberment Insurance, and the CDHP Health Savings Account

This newsletter provides information about the benefits offered through the Canon Medical Systems USA, Inc. benefits program, including changes that will take place starting January 1, 2026. As such, this newsletter serves as a Summary of Material Modifications (SMM) to the Summary Plan Descriptions (SPDs). However, this newsletter does not provide complete details on these benefits. Additional details about your benefits will be available on November 3rd on the Open Enrollment Center at [www.benefitsource.com](http://www.benefitsource.com). If there is any conflict between the information presented here and in other resources and the official plan documents, the official plan documents will govern. Plan provisions and eligibility for coverage do not constitute an employment contract with any individual.