2026 Benefits FAQ

This FAQ is designed to help employees understand the 2026 benefit changes, new plan options, and key program details. For more information, please visit the Total Rewards Hub or contact the Benefits Team.

General Overview

When do 2026 benefits become effective?
All 2026 benefits take effect on January 1, 2026.

Where can I find plan summaries or videos?
Insperity Benefits Platform is the main source of information for 2026. The TR Hub will be a supplement for information to help communicate the changes and the TR Hub will sunset sometime in 2026.

Who do I contact with questions?
For questions about your 2026 benefits offered by Insperity, please contact Insperity. The videos and information on the TR Hub are designed to help provide top level information. If you have questions regarding your current benefits and options, please email benefits@immunotek.com.

Medical & Health Savings Account (HSA)

What are the main differences between PPO and HDHP plans?
PPO plans offer fixed copays for certain services, while HDHP plans have lower premiums and higher deductibles but include an HSA for pre-tax savings on qualified medical expenses.

What happens to my current WEX HSA account?
If you currently have an HSA through WEX, you have the below options.

1. Leave your WEX HSA at WEX. Employees whose balance is $3,000 or greater will NOT incur a monthly administration fee. Employees with a balance of less than $3,000 will incur a $3.00 monthly administration fee.
2. Move your WEX HSA balance to Optum Bank. Once your HSA account is active with Optum Bank, you can initiate the transfer using Optum Bank's transfer option.

How do I access my Optum Bank HSA?
Optum Bank partners with UHC for HSA administration. You will receive login details and instructions prior to January 1, 2026.

Can I contribute to both an HSA and an FSA?
You may not contribute to both a Health Care FSA and an HSA in the same plan year.

UHC $1000 Wellness Incentive

Is there a wellness Incentive with the Insperity plans?
Yes, there is a wellness incentive, however with Insperity the wellness incentive is a maximum of $300.

The UHC Wellness Program will end on December 31, 2025.
If you have earned wellness incentives, please redeem them **before** **December 31, 2025**, as any unredeemed incentives will be forfeited. This year is different because our UHC plans will be terminating.

Flexible Spending Accounts (FSA)

What is the difference between the Health Care FSA and the Dependent Care FSA?
The Health Care FSA helps pay for eligible medical, dental, and vision expenses. The Dependent Care FSA helps pay for eligible childcare or dependent day care expenses. The Dependent Care FSA will not be offered in 2026.

Who is eligible for the new Health Care FSA?
Employees who are not enrolled in a High-Deductible Health Plan (HDHP) can participate in the Health Care FSA. You do not have to be enrolled in a medical plan to participate in the Health Care FSA.

What are eligible expenses for the Health Care FSA?
Eligible expenses include copays, deductibles, prescription drugs, dental treatments, and vision expenses such as glasses or contacts. Refer to IRS Publication 502 for a full list.

Is there a "use-it-or-lose-it" rule with the Health Care FSA?
Yes. However, with the Health Care FSA there is a rollover option up to $500. Amounts over $500 are forfeited so it is important to review your 2026 expenses carefully and set an amount on the conservative side, so you do not lose funds at the end of the 2026 year.

Dental & Vision

What changed with the new Vision provider?
The vision provider will change from UHC Vision to VSP, offering broader network access and enhanced lens and frame options.

Is adult orthodontia still covered?
No. The 2026 Dental plan does not include coverage for adult orthodontia.

Can I waive vision if I only want dental coverage?
No. Dental and vision benefits are bundled together and cannot be elected separately.

Life Insurance

What does “guaranteed issue” mean?

Guaranteed issue is the amount of coverage you can elect without providing evidence of insurability or completing a medical questionnaire.

Can I increase my voluntary life insurance later?

Yes, but any increases requested after your initial enrollment will require evidence of insurability or completion of a medical questionnaire.

How are spouse and child rates determined?

Spouse life rates are based on the spouse’s age, while child life coverage has a flat rate that covers all eligible children.

Disability & Leave of Absence

Do I need to enroll for short- or long-term disability coverage?

No. Both Short-Term and Long-Term Disability coverage is provided automatically at no cost to full-time employees.

I am currently on Short-Term Disability, what happens to my disability benefits?

If your Short-Term leave begins prior to 1/1/2026, your Short-Term Disability benefits will be provided under the 2025 UHC Disability plan. Provided your leave continues to be approved benefits will continue under the 2025 STD plan even through 2026. You will not begin with Insperity benefits until you return to active work in 2026.

I am currently on a Leave of Absence, how will my benefits or leave time be impacted?

If you are on a leave of absence, the leave of absence will transition over to Insperity. Information about your leave will be provided to Insperity and your leave will continue under the Immunotek leave of absence policies. Your Insperity benefits will not be active until your return to active work.

Trustmark Benefits

I am enrolled in one or all the Trustmark benefits, such as the critical accident and illness, can I keep my 2025 enrolled Trustmark plans?

Yes, you can keep your 2025 Trustmark plans. You will receive a letter from Trustmark letting you know that you will need to set up direct payments with Trustmark. We cannot provide payroll deduction for Trustmark. Good news, your rates will remain the same as they are today.

Legal Plan

Can I keep my 2025 LegalEase Plan?

No, unfortunately, in this case the LegalEase plan will terminate on 12/31/2025 and you will no longer have access to the LegalEase benefits.

New Benefits

****How does the Educational Assistance Program work?****
Eligible employees may be reimbursed up to $1,500 per year for approved undergraduate, graduate, or continuing education courses from accredited institutions or professional associations.

****What expenses qualify under the Adoption Assistance Program**?**
Employees with at least 180 days of continuous service who work 30 or more hours per week may be reimbursed up to $5,000 per qualified adoption for eligible expenses, including agency fees, court costs, and travel expenses.