

2026 Benefits Open Enrollment



UKPEAĠVIK
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CORPORATION



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Questions To Ask About Open Enrollment

1. What is Open Enrollment?
2. What dates do I need to remember?
3. What are the changes for 2026?
4. What plans are offered?
5. What will the plans cost this year?
6. What do I need to do?
7. Where can I find more information?

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1

What is Open Enrollment?

Time to review coverage options and make changes that are best for you, such as:

- ✓ Change your medical plan enrollment
- ✓ Enroll in a new plan
- ✓ Add or drop a dependent on your plan
- ✓ Enroll/Reenroll in the Health Care or Dependent Care FSA
- ✓ Enroll/Reenroll in parking/transit
- ✓ Begin contributing to or making changes to your HSA
- ✓ Review/Update your Life Beneficiaries

**Open Enrollment is
October 20th – November 7th, 2025**

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What dates do I need to remember?

11/07/25

Deadline for making changes

01/01/26

Your benefit changes take effect

Don't forget!

Add these date reminders to your calendar.

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If you **miss the deadline** this year,

2025 **2027**

you will have to wait until the **2027** open enrollment to make changes — unless you have a qualifying life event.

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2026 Updates, Changes and Reminders

- **No premium changes to your medical, dental or vision plans.**
- Our Premera medical plans do have minor increases to the deductibles and out of pocket maximums for your review.
- **Increased** Employer HSA/HRA Contributions.
- **Voluntary Life and AD&D for this Open Enrollment, elect up to the full Guaranteed Issue amount without Medical Questions.**
- **Plan Changes:** Voluntary Accident, Critical Illness and Hospital coverage through Cigna.
- **NEW:** Voluntary ID Theft Protection and Legal Coverage available.
- **Enroll or Re-enroll** in a Healthcare Flexible Spending Account (FSA), Limited Purpose FSA in addition to the Dependent Care FSA for 2026 through HSABank. *Please note that your current 2025 election will not rollover into the 2026 plan year.*
- **The company will require dependent documentation for those who enroll a spouse or child onto medical, dental or visions plans.**
- Remember to **earn your 2026 incentive funding** through Personify Health.
- **Create an account at Premera.com** and access you and your dependents EOBs and additional medical benefit information.
- Remember to Download the **Premera Mobile and Personify Health App.**

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What plans do we offer?

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Medical Plan Changes in Blue

	Consumer Driven Plan with HRA	Consumer Driven Plan with HSA	High-Deductible Basic Plan (with or without HSA)
Annual In Network Deductible	\$2,000 individual / \$4,000 family	\$1,700 individual / \$3,400 family	\$5,000 individual/\$10,000 family
UIC Fund contribution	\$850 individual/ \$1,700 family	\$850 individual/ \$1,700 family	--
In Network Out of pocket Maximum	\$3,400 individual / \$6,800 family	\$3,400 individual / \$6,800 family	\$6,000 individual/\$12,000 family
Coinsurance (the percentage covered by the plan)	80% In-network / 60% Out-of-network *after deductible	80% In-network / 60% Out-of-network *after deductible	70% In-network / 50% Out-of-network *after deductible
Preventive Services	Covered at 100%, no deductible	Covered at 100%, no deductible	Covered at 100%, no deductible
Prescription Drug Retail	30-day supply	30-day supply	30-day supply
Preferred Generic	\$10 copay after deductible	\$10 copay after deductible	\$10 copay after deductible
Preferred Brand	\$30 copay after deductible	\$30 copay after deductible	\$30 copay after deductible
Preferred Specialty	\$50 copay after deductible	\$50 copay after deductible	\$50 copay after deductible
Non-preferred	30% after deductible	30% after deductible	30% after deductible
Prescriptions - Home Delivery (90-day supply)	\$20 / \$60 / \$100	\$20 / \$60 / \$100	\$20 / \$60 / \$100

In-network benefit coverage levels shown above. Out of network services are covered but may have higher deductibles, coinsurance and out of pocket maximums. Refer to your plan documents.

Prescription copays still apply after out-of-pocket max has been met.



UIC offers Teladoc Health at no cost to Premera Blue Cross members and covered dependents who qualify.

Diabetes Management	Diabetes Prevention Program	Hypertension Management	Weight Management
A personalized way to manage diabetes. • Receive a connected blood glucose meter • Unlimited strips and lancets • Tips, action plans and one-on-one coaching • Real-time support for out-of-range readings	Reduce your risk of type 2 diabetes. • Team of expert coaches to support you • Receive a smart scale that syncs to the app • All-in-one weight, activity and food-tracking program	Make managing your blood pressure easier. • Receive a connected blood pressure monitor • One-on-one support from expert coaches • Personalized tips on nutrition and activity	Improve nutrition, exercise and weight loss. • Receive an advanced smart scale • Personalized action plan • Ongoing expert coaching • Full nutrition, exercise and weight-loss support

Visit TeladocHealth.com/Go/PREMERAALASKA or call 800-835-2362 and use registration code: PREMERAALASKA.





Premera Online Tools

Go to www.premera.com and register

- Find a doctor or service
- Review Explanation Of Benefits (EOBs)
- Compare cost for medical services
- Submit claims
- Order ID cards
- And more!

Or Call Premera's dedicated UIC Customer Service Line 844-236-1842
8 a.m. to 6 p.m. Pacific time, Monday – Friday for assistance
Premera also has a mobile app available for Android, iPhone and
Windows mobile devices.





Aetna Dental Plans No Changes

Benefit	Core Plan In-Network	Buy Up Plan In-Network
Plan Deductible	\$50 individual \$150 family	\$50 Individual \$150 Family
Calendar Year Benefit Maximum	\$1,500 per covered individual	\$2,500 per covered individual
Preventive (Oral exams, cleanings)	100% deductible waived	100% deductible waived
Basic (Fillings)	80%*	80%*
Major (Crowns)	50%*	50%*
Orthodontia Adult/Child	Not covered	50% up to a \$5,000 Lifetime Maximum

Aetna does not provide ID cards. Please register at www.aetna.com to print your ID card.

**The percentage is what the plan pays after you have met the deductible.*





VSP® Vision Care Plan

No Changes

Benefit	VSP Provider	Out-of-Network Provider
Eye Exam Co-pay	\$20	\$20
Eye Exam: Every 12 months	Covered 100%	Reimbursed up to \$50
Materials Co-pay	\$0	\$0
Frame	\$200 allowance every 12 months 20% discount on amount over your allowance	\$70 allowance every 12 months
Lenses	- Covered in full every 12 months - Single Vision, lined bifocal, lined trifocal, and lenticular lenses Standard progressives covered-in-full Anti Reflective Coatings covered with \$35 copay - Polycarbonate lenses for dependent children	- Covered every 12 months - Allowances - Single Vision \$50 - Lined bifocal \$75 - Lined trifocal \$100
Contacts	- Available every 12 months; in addition to lenses or complete pair of glasses. - Up to \$60 copay for fitting and evaluation \$200 allowance	- Available every 12 months; in addition to lenses or complete pair of glasses. \$105 allowance - Contact lens exam is not covered and is a private transaction.
Extra Savings and Discounts	Available through VSP doctors only	Not available
Laser Vision Correction	We have upgraded to the VSP Laser VisionCare Preferred Program, which gives you a \$2,300 per eye toward your laser vision procedure. Approved procedures include LASIK, Custom LASIK, Bladeless LASIK, PRK, Custom PRK, SMILE or Contoura.	

VSP does not provide ID cards. Please visit www.vsp.com to print your ID card.

As a reminder; Walmart is included In-Network.

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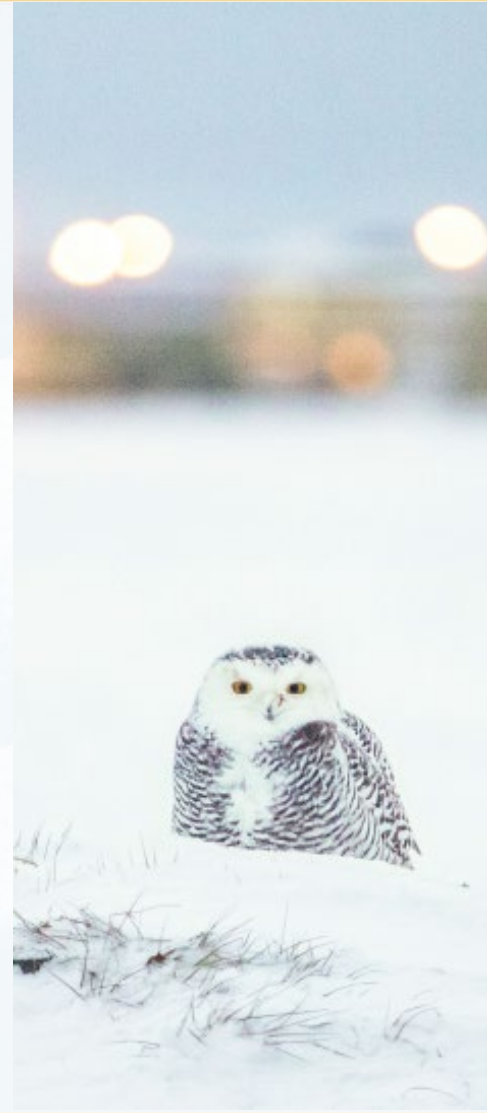


Required Documentation

- The company will require dependent documentation for those who enroll a spouse or child into the medical, dental and/or vision plan during open enrollment.
- Acceptable documentation will be marriage certificates for spouses and birth certificates or proof of guardianship for dependent children.
- Please upload your documentation into UKG during open enrollment under **Myself > Documents > Employee Documents**. Please use the Marriage Certificate and/or Birth Certificate Category when saving the documents.



SPENDING ACCOUNTS





Are you eligible for an HSA?

Must be enrolled in HDHP

- May not have a healthcare flexible spending account (including spouse FSA)

- Cannot be claimed as a tax dependent

- May not be enrolled in Medicare, Medicaid or Tricare

- May not be enrolled in any other non-HDHP

- IHS (Indian Health Services) Eligibility: If you are eligible to receive services at an IHS facility, you must not have received such services during the previous three months to be eligible to receive HSA contributions.

- Note: Employees are required to notify Human Resources if they enroll in and then become ineligible for the HSA during the plan year.





Are you eligible for an HRA?

To be eligible, you must be enrolled in one of our HDHP Medical Plans – that's it! If you did not meet the requirements for the HSA, this may be an option for you!

What is a Health Reimbursement Arrangement (HRA)?

It is an employer-funded account that reimburses employees for incurred medical expenses. HRAs also provide an option for those enrolled in HDHPs who are not eligible for HSAs, offering a tax-advantaged way to manage healthcare expenses.

Key Features of HRAs:

- Employer-Funded: Contributions are made solely by the employer; employee are not able to contribute.
- Tax Advantages: Reimbursements are tax-free for employees.
- You can use the money in your HRA for your annual deductible or any other eligible medical expenses (only) you have throughout the year.
- Unused funds will rollover year to year.
- Funds are not portable, if you leave the company, they will be forfeited.



HSA vs HRA

	HRA	HSA
Who Contributes?	UIC Only	UIC/Individual
Owned by?	Employer	Individual
Are Funds Portable?	No	Yes
Do funds rollover year to year?	Yes	Yes
What happens if I leave the Company?	Funds are forfeited	HSA balance remains with the employee
What Expenses are Eligible?	Medical only	All IRS Code 213(d) expenses
Can I use the account for non-medical expenses?	No	Yes, but are taxable
Contribution Limits	N/A	Employee Only: \$4,400 Family: \$8,750
Employer Contribution \$850 Employee Only \$1,700 Employee + Dependents	50% available 1/1 (or upon entry) 50% available within 60 days of completing incentive	50% incrementally funded through payroll (or upon entry) 50% available within 60 days of completing incentive

Flexible Spending Accounts (FSA)

Medical Flexible Spending Account

- Set aside up to \$3,400 before taxes for qualified healthcare expenses
- Access entire amount on 1st day of plan year
- Use money for eligible out-of-pocket medical expenses such as deductibles and copays
- If you are enrolled in the HDHP with HSA, sign up for the Limited FSA (Dental & Vision only)

Dependent Care Spending Account

- Set aside up to \$7,500 per household per calendar year before taxes for dependent care expenses
- Access money only once it's deducted from your paycheck
- Eligible expenses include daycare/in-home care for children under 13 years and incapacitated tax dependent adults



You must re-enroll each year to continue participation.

You must submit reimbursements by March 31st for expenses incurred in 2025. **Use it or lose it!** Starting in 2026 plan year, participants who enroll in a Health Care FSA will be able to roll over unused funds into the next plan year (2027) up to the IRS-allowed maximum.

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Parking and Transit

Parking Reimbursement Eligible Expenses:

- Fees for parking on or near employer's premises
- Fees for parking at or near a mass-transit location (allowing you to commute via mass-transit)
- Fees for parking at or near a car-pooling meeting site
- Parking provided to you where your employer pays directly to a parking lot operator
- Parking that an employer provides on its premises that requires a lease

Once you enroll you will receive a debit card you can use to pay for your parking/transit expenses.

Transit & Parking Plan Maximums: \$340 each per month.

You must re-enroll each year to continue participation.

Commuter Benefit Eligible Expenses:

- Transit Pass or Token
- Transit Voucher
- Transit Fare-Care
- Commuter Highway Vehicle Expense*
- Van-Pooling

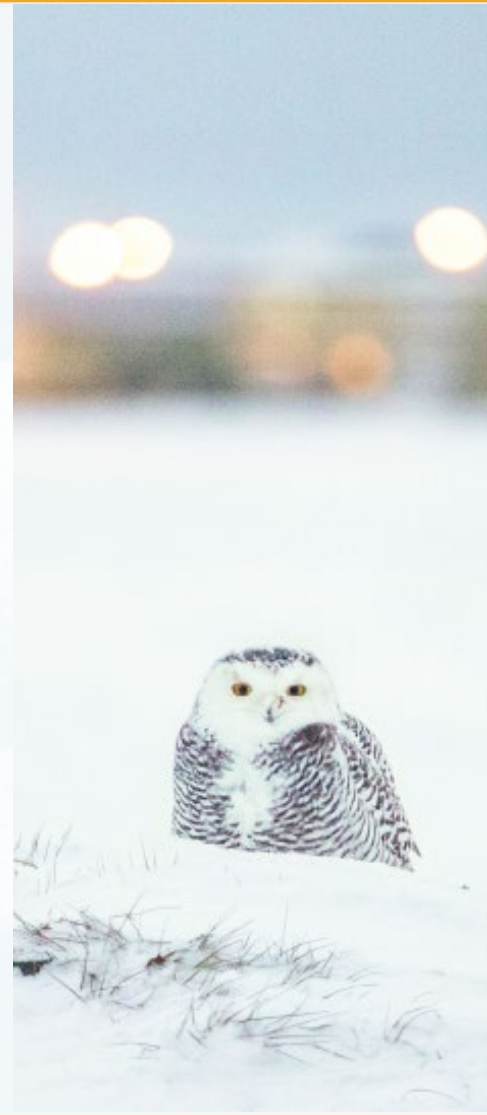
*A Commuter Highway Vehicle is any highway vehicle with a seating capacity of at least six adults, not including the driver, used for travel between the employee's residence and place of employment.

NOTE: Similar items may also be eligible for reimbursement pending approval from your employer. Expenses must be provided by a Mass Transit Facility of Qualified Van Pooling Service.

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WELLNESS INCENTIVE





2026 Wellness Incentive

Personify Health

Employees who are enrolled in the HSA or HRA medical plan for 2026 have the option to complete the company wellness incentive to receive a company contribution into their medical account.

The wellness incentive requirements have remained the same, and company contribution amount have **increased to \$425/\$850 for 2026**.

2026 Wellness Incentive Requirements:

- **Complete an Online Health Check Survey**

AND

- **Earn 5000 points by completing activity of your choice or receive preventative service**

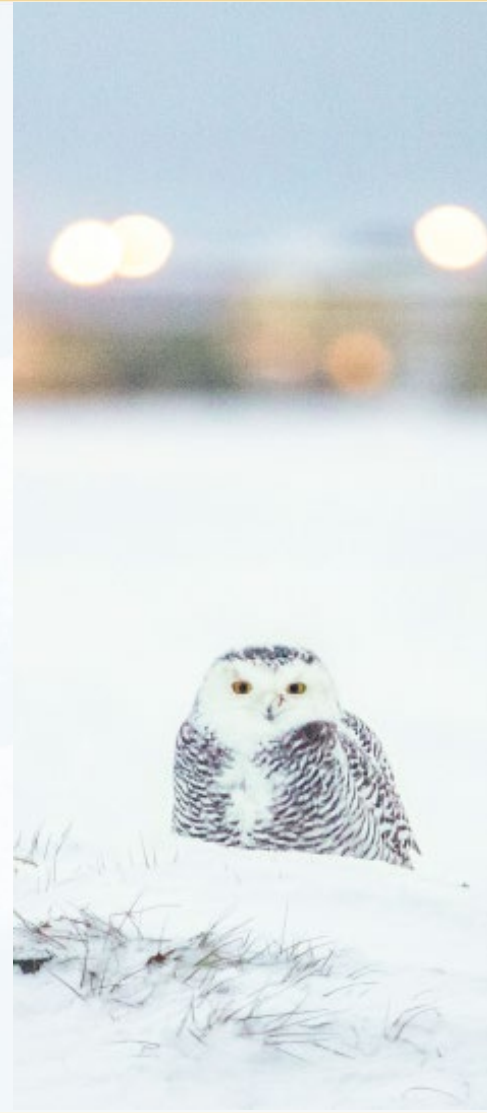
Registration: join.personifyhealth.com/UIC

Support: Support@personifyhealth.com

FAQ - Employees who have a spouse on the medical plan will also need to have their spouse complete the wellness incentive as well to receive the full wellness funding amount. Employees who enroll in the Basic medical plan are not eligible for the wellness incentive funding.

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DISABILITY & ADDITIONAL BENEFITS





New York Life Basic Life & AD&D Short- & Long-Term Disability

Basic Life & AD&D benefit:

- 2 times earnings to a maximum benefit of \$200,000
- Beneficiaries for this benefit need to be designated

Short-Term Disability (STD)

- 60% of your weekly earnings, max benefit of **\$2,000** per week
- Duration of benefits after 7-day waiting period - 13 weeks
- There is no waiting period for an injury.

Long-Term Disability (LTD)

- 60% of your monthly earnings, maximum benefit of **\$7,500** per month
- Benefits start if you are disabled for more than 90 days

This is a company paid benefit for most employees and cannot be declined.

(For SCA employees these benefits come out of health and welfare funding)





New York Life Voluntary Life Insurance and AD&D

Increase your basic coverage by purchasing additional individual term life insurance or accident insurance for yourself, your spouse, and your children.

- 5 times employee's salary to a max of \$500,000 in units of \$10,000 for themselves.
- 5 times employee's salary to a max of \$500,000 in units of \$5,000 for your Spouse, not to exceed 100% of the employee's approved life amount.
- Up to \$10,000 in units of \$2,000 for each dependent child.

Please Note:

- Open Enrollment is your opportunity to elect or make changes to your current voluntary life/AD&D coverage.
- **This Open Enrollment ONLY, elect up to the full Guaranteed Issue amount without Medical Questions.**
- Coverage is available for child dependents over age 18, through 26.
- Evidence of insurability is required for coverage over \$140,000 for employee and \$25,000 for spouses.
- Employees cannot have more coverage on their spouse and/or children than they have on themselves.





New York Life Short Term Disability Buy Up

- As a full time, employee, UIC provides you with short term disability coverage which pays **60%** of gross wages up to **\$2,000** for a maximum of 13 weeks.
- You also have the option to purchase a buy up of 10%, making the short-term disability benefit equal to **70%** of gross wages up to **\$2,500** for 13 weeks
- Premiums are paid by the employee via payroll deductions





Cigna Critical Illness Plan Plan Changes

- Critical illness insurance pays a lump sum benefit amount upon the diagnosis of a covered disease or illness such as invasive cancer, paralysis, heart attack, stroke, etc.
- You can use this money to cover lost wages, childcare, travel, home care or regular household expenses.
- You can enroll in coverage of either \$5,000, \$10,000, \$20,000 or \$30,000 for yourself, plus your spouse and children, with no medical questions required.
 - *Coverage for your spouse will be 50% of your elected coverage*
 - *Coverage for your children will be 50% of your elected coverage*

Critical Illness Plan Monthly Premium Examples (Age Attained)	
Age 25	\$5.49
Age 35	\$9.09
Age 45	\$17.19
Age 55	\$33.29

*Rates depend on age and benefit election, please see your election options in UKG for the full rate grid.





Cigna Accident Plan Plan Change

- Accident Insurance can pay you money for covered accidental injuries and their treatment. Covered services include things like fractures, x-rays, ER visits, surgeries, and more.
- It can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles.
- You now have one plan option to elect.

Accident Plan Monthly Premium	
Employee	\$10.32
Employee + Spouse	\$18.91
Employee + Child(ren)	\$23.45
Family	\$31.53

In-depth benefits are located within your employee benefits guide, for more information and your review.





Cigna Hospital Plan Plan Changes

- Hospital Insurance helps covered individuals, and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you – not to a hospital or care provider.
- The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as coinsurance, co-pays and deductibles.

Hospital Plan Monthly Premium	
Employee	\$8.11
Employee + Spouse	\$22.17
Employee + Child(ren)	\$15.07
Family	\$29.12

In-depth benefits are located within your employee benefits guide, for more information and your review.





Identity Protection

Allstate Identity Protection Pro+ Cyber

Protect your identity, privacy, and devices - all in one plan.

Protect What Matters Most – Your Identity

Your personal information is more valuable than ever. Allstate Identity Protection (AIP) helps safeguard your identity and finances with powerful monitoring tools and dedicated recovery support if fraud ever occurs.

Program Highlights

- Monitors credit, finances, and the dark web
- Cybersecurity tools: VPN, password manager, safe browsing
- Covers your whole household and devices
- Up to \$5M in ID theft and cyber expense reimbursement
- 24/7 restoration support and scam protection tools

Monthly Cost

Employee \$7.50 / Employee + Family \$14.50





Legal Insurance ARAG UltimateAdvisor Plus

Affordable legal help for life's everyday needs.

Program Highlights

- Access to 15,000+ attorneys across 140+ areas of law
- Most covered matters paid in full when using a network attorney
- Support for wills, real estate, family law, traffic issues, and more
- 24/7 emergency legal help and DIY Docs® for self-service forms
- Covers you, your spouse/domestic partner, and dependents

Monthly Cost

\$19.35 per month

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Figo – Pet Insurance

Figo Pet Insurance offers an employee benefit discount of 5%, plus a multi-pet discount of 5%.

Employees can choose to add Veterinary Exam Fees for Accident and Illness Visit, Wellness & Dental and Extra Care Pack to their coverage for an additional cost.

Value Adds Include:

Figo Pet Cloud: 24/7 Pet Teleheath, A.I. Claims, Document Storage, and chat/plan play dates with other pet owners near by!

Category	Options
Benefit Limits	\$5,000, \$10,000 or Unlimited
Deductibles	\$100, \$250, \$500 or \$750
Reimbursements	70%, 80%, 90%, 100%
Preventive Care	Optional coverage
Sample Rates:	
3-Year-Old Small Mixed-Breed Dog: \$27.98/month (\$5,000/\$250/80% plan); \$32.64/month (\$10,000/\$250/80% plan); or \$37.06/month (Unlimited/\$250/80% plan)	3-Year-Old Domestic Shorthair Cat: \$17.21/month (\$5,000/\$250/80% plan); \$20.09/month (\$10,000/\$250/80% plan); or \$22.80/month (Unlimited/\$250/80% plan)

To enroll you can call 844-738-3446 and mention you are an employee of UIC or go to <https://bit.ly/3TbHnli>



- Discounts on thousands of well-being related purchases, including gym memberships, yoga classes, personal training sessions, and athletic apparel
- Popular recreational purchases, including theme park admission, lift tickets, movie tickets, and sporting event tickets
- Cultural activities such as museum admission, performing arts tickets, musical performances, and arts classes
- Travel purchases, including hotel stays, car rentals, cruises, and select airline tickets
- Over 1,000 online options to support well-being at home

This program is at no cost to you!

To get started, visit UIC.LifeBalanceProgram.com and create an account

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TRICARE Supplemental Plan

TRICARE Supplemental Plan administered through Selman Co.

A TRICARE supplement plan wraps around your TRICARE health insurance coverage to help cover the cost TRICARE leaves behind. Plus, this plan gives you additional benefits, like the ability to seek care from any TRICARE authorized civilian facility or provider.

- Plan Deductible of \$100 per individual and \$200 per family
- Premiums include membership to American Military Retirees Association (AMRA)
- Discounted services available through AMRA (hotels, moving services, car rental, etc.)
- You must be enrolled in Tricare medical insurance in order to enroll in the Tricare Supplemental Plan
- You must be under age 65 and retired for 20 years to be eligible.



- Elections and changes can be made through the Principal Portal (www.principal.com/create-account)
- Access your account through the Principal Portal (www.principal.com/create-account) it can be used to make investment changes, loan requests, withdrawals, viewing statements and beneficiary designation.
- 2026 401 (k) contribution limits: \$23,500 annual contribution limit and \$7,500 annual catch up limit (awaiting 2026 IRS maximums).

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401(k) - Designate a beneficiary

Designate a beneficiary

Who gets my money if I pass away?

Spouse

Child

Loved ones

Special
organization

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Employee Assistance Program (EAP) through Cigna

UIC understands that unresolved personal issues can affect every aspect of your life, including work performance.

UIC automatically provides for you and your family coverage through our Employee Assistance Program (EAP), at no cost to you!

Get 1-6 sessions per issue per year with a dedicated, licensed counselor at no cost to you. Start by calling or using live chat to get a referral. Through face-to-face or virtual sessions, get support on a range of topics, such as:

- › Relationships and parenting
- › Behavioral health and substance use
- › Stress management

Call anytime for questions or support | 877-622-4327
myCigna.com | Employer ID: uic (for initial registration)
TTY/TDD users | call 711





SCA, CBA and DBA Employees

If you are and SCA, CBA or DBA employee and wish to **drop** a UIC group medical plan for the 2026 plan year:

You will need to complete open enrollment to the drop the plan **AND** submit a medical waiver form with proof of other active medical coverage between October 20, 2025 and November 7, 2025 (last day of open enrollment)

Important Change! Annual SCA Waiver Collection

The company will not be collecting medical waivers and proof of outside medical coverage during this open enrollment for employees who are not enrolled in a UIC medical plan. Instead, medical waivers and proof of coverage will be collected annually, by anniversary date. Human Resources will reach out to employees to with a reminder when the waiver and proof of coverage are due.

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Waiver of Medical Coverage

- The medical waiver and proof of other qualified coverage can be uploaded to the UKGPro site by logging in and going to **Myself > My Documents > Add (blue plus sign) > Upload the document > name the document (John Smith waiver, etc.) > Category SCA Waiver > Save**
- The deadline for the waiver and proof of other coverage is **November 7, 2025**

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Plan Cost

There are **no rate changes** for the 2026 plan year.

Updated rate sheets are available on the UKG homepage.

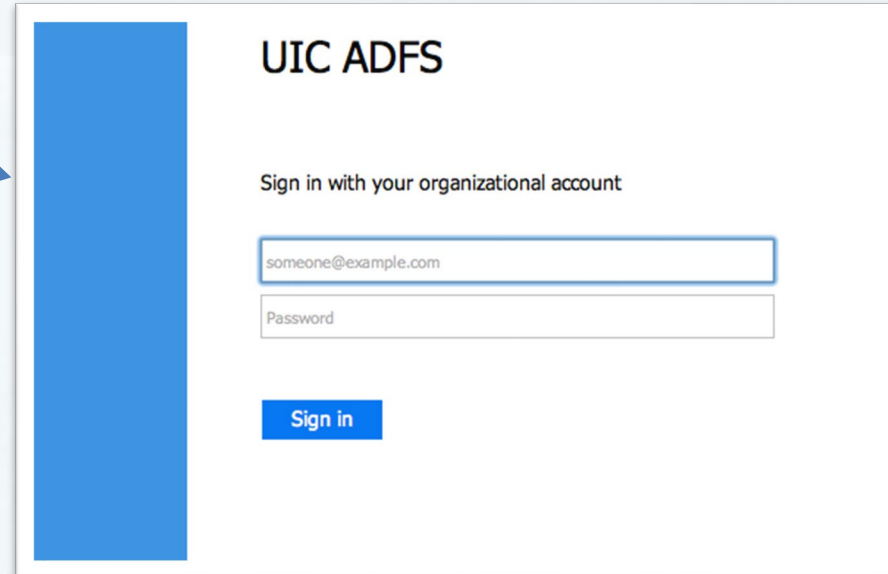
Please make sure to click on your applicable Employee Benefit site.

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What do I need to do? UKGPro Enrollment

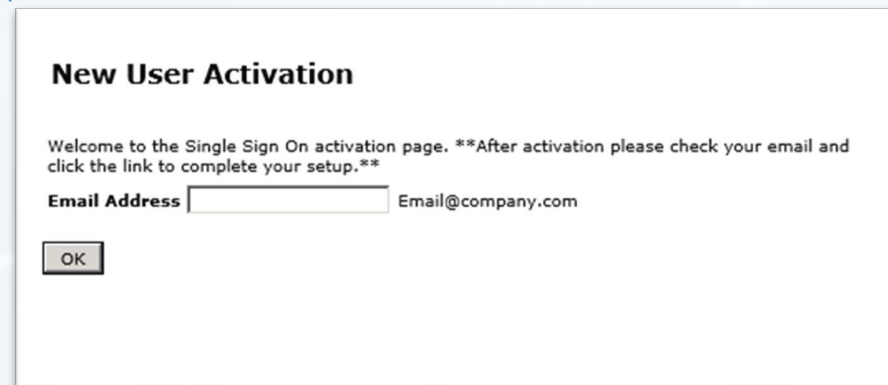
- Click on the following link to be taken to the UKGPro site.
<http://hr.uicalaska.com>
- If prompted enter your **UIC Network Username and Password**.
- After authentication you will be asked to activate your account. Enter the requested information. Within a few minutes you will receive an email. Click the link in the email to complete activation.
- Where to begin once logged in:
Menu > Myself > Open enrollment
- Still having trouble? Email IT Help Desk at
helpdesk@uicalaska.com



UIC ADFS

Sign in with your organizational account

Sign in



New User Activation

Welcome to the Single Sign On activation page. **After activation please check your email and click the link to complete your setup.**

Email Address

7

Where can I find more?

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Additional Resources

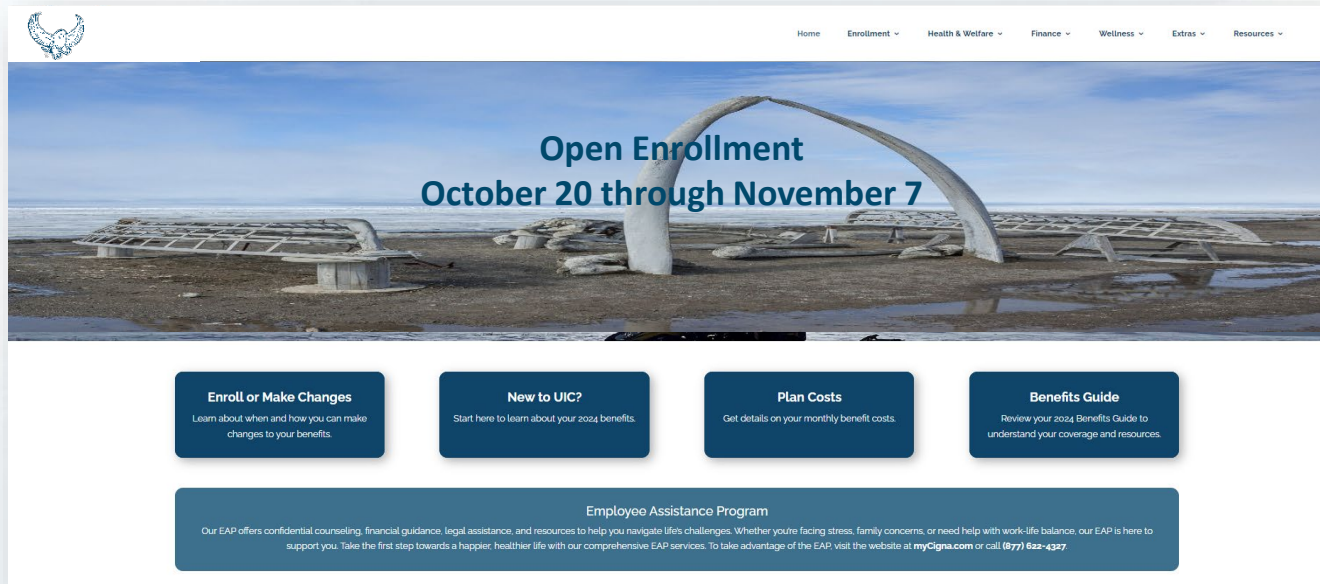
Be sure to visit the updated
MyBenefits.Life Portal for further
information and resources

**Links for the websites are located
on the UKG home page**

MyBenefits.Life

Access Benefit plans, contacts and documents, Explainer videos and articles, and Financial wellness tools

uic.mybenefits.life



Additionally, your employee benefits guide provides contact information, policy numbers and our Health Advocate services for extra support!



Questions?

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