Open Enrollment for 2026 Benefits

Monday, November 10 (8 a.m.) through Friday, December 5 (5 p.m.)

Benefit questions? Scan here to get answers.

Check out our easy-to-navigate benefits website for details about *all* your Chelan County PUD benefits.

mychelanpudbenefits.org

Tried the website and still can't find an answer?

Contact Chelan PUD Benefits for help:

- Email: benefits@chelanpud.org
- Call: 509-661-4448

Choose or Change Your Benefits for 2026

CHELAN COUNTY P.U.D.

AD&D and Life Insurance Coverage Enhancement

Effective January 1, 2026, your Accidental Death & Dismemberment (AD&D) coverage will automatically increase from 1x to 2x your eligible pay up to a maximum of $500,000 (previously $400,000). Your Basic Life coverage will remain at 1x your eligible salary. In addition, the Supplemental Life coverage maximum is increasing to $800,000 (previously $700,000). All benefit-eligible employees will automatically receive Basic Life and AD&D coverage, fully paid by the District. No action is required to receive these increases.

We encourage you to review your AD&D and life insurance beneficiary(ies) in PeopleSoft (Employee Self Service > Benefit Details > Dependent/Beneficiary Info). Keeping your beneficiary information current ensures your benefits go to the right person and helps avoid delays caused by probate or estate complications.

PPO Plan Premium Changes

Each year, the District carefully reviews medical and dental plan costs to ensure we continue offering comprehensive, high-quality coverage. Beginning January 1, 2026, PPO medical plan premiums will adjust, with both the District and employees continuing to share in the cost.

The District remains committed to supporting your health and well-being by continuing to cover a portion of premiums and by offering benefits that provide value, stability, and peace of mind for you and your family. Your PPO plan premium also includes dental coverage, and dental premiums will adjust as part of this update.

The chart below compares the 2025 and 2026 medical and dental rates to help you select the option that best fits your needs.

Open Enrollment: Monday, Nov. 10 to Friday, Dec. 5

Open enrollment is your once-a-year opportunity to enroll in or change your benefits for the upcoming year. After open enrollment, you can only change your benefits if you have a qualifying status change, such as birth or marriage.

Now is the time to focus on you. Review your benefits and make sure you have the right coverage for you, considering your age and family situation.

What Else is New for 2026

- **PPO Plan:** Emergency room cost share is changing to 20% coinsurance after the deductible.
- **PPO Plan:** Urgent care (in a hospital setting) is changing to a $20 copay to match the cost-share in a clinic setting.
- **PPO and CDHP:** Hearing hardware will be covered with no dollar limit — one device per ear every 36 months.
- **Health Care FSA**: The maximum contribution is increasing by $100, from $3,300 to $3,400 per year.
- **Dependent Care FSA:** The maximum contribution is increasing substantially — from $5,000 to $7,500 per year.

Re-Enroll in the Flexible Spending Account

Remember, if you're enrolled in a Health Care or Dependent Care Flexible Spending Account (FSA), you must re-enroll every year to keep it.

2026 PPO Plan Rates

PPO Plan	Medical		Dental		Total per Paycheck		Annual Cost*		CDHP
	2025	2026	2025	2026	2025	2026	2025	2026	2026 (no change)
Employee Only	$29.58	$44.07	$1.74	$2.31	$31.32	$46.38	$814.32	$1,205.88	$0
Employee + Spouse	$62.13	$92.54	$3.64	$4.86	$65.77	$97.40	$1,710.02	$2,532.40	$0
Employee + Children	$56.22	$83.72	$3.30	$4.39	$59.52	$88.11	$1,547.52	$2,290.86	$0
Employee + Family	$88.76	$132.20	$5.20	$6.93	$93.96	$139.13	$2,442.96	$3,617.38	$0

** There are 26 pay periods per year.*

Open Enrollment Checklist

Log on to PeopleSoft and review your current benefits.
Think about your family, health and income situation and…

See if you have the right healthcare plan for you.

Compare the PPO and CDHP. Benefit needs change over time for everyone. Take this opportunity to compare the PPO and CDHP and make an informed choice about which plan is right for you.

See if you have the right healthcare coverage tier.

At the start of open enrollment, employees will be automatically enrolled in their current plan and rate tier based on the type and number of dependents covered.

Review your life insurance needs.

Do you have family members that rely on your income? If so, consider if you have enough life insurance for yourself, your spouse and/or your children. If not, you can apply for additional life insurance at group rates through our benefit plan.

Check to see if your beneficiaries are up to date.

Consider the long-term disability buy-up.

You are automatically enrolled for self-paid core LTD coverage, which, if you cannot work due to a qualifying disability, replaces up to 60% of eligible earnings, up to $5,000/month ($60,000/year) for $19.50/month.

During open enrollment, you may elect to purchase the LTD buy-up option to increase your LTD coverage to 66-2/3% of your eligible earnings, up to $7,500/month ($90,0000/year) for $35.92/month.

Decide whether to contribute to tax-free FSAs

- **Health Care FSA:** Set aside $100 to $3,400 in pre-tax dollars to pay for IRS-approved healthcare expenses that are not reimbursed through any medical/prescription, dental or vision plan.
- **Dependent Care FSA**: Set aside $100 to $7,500 in pre-tax dollars to pay for day care-type expenses for children under age 13 or adults incapable of self-care so that you can work.

FYI: FSA elections don't roll over; you must make a new election each year during open enrollment.

Be sure to complete your enrollment by clicking SUBMIT ENROLLMENT or your changes will not take effect.

What's Not Changing

- The CDHP will **continue** to have a $0 premium across all tiers for eligible employees and their dependents.
- All benefit-eligible employees will **continue** to receive a $200 per month HRA VEBA contribution.
- Those enrolled in the $0 premium CDHP will **continue** to receive an additional $1,250 annual HRA VEBA contribution.
- The CDHP will **continue** to cover the same benefits with the same out-of-pocket costs (deductible and co-insurance) as last year.

Medical/Rx Benefit Summary

Bolded amounts are new for 2026.

Healthcare	PPO Plan	CDHP
Chelan County PUD's HRA VEBA Contribution	$200/month	$200/month + $1,250 in January
Deductibles	$300/person $900/family	$1,250/person $2,500/family
Annual Out-of-Pocket Maximums	$1,300/person $3,900/family	$3,300/person $6,600/family
Physician	$20 copay	20% coinsurance after deductible
Hospital (inpatient and outpatient)	20% coinsurance after deductible	20% coinsurance after deductible
Urgent Care	**$20 copay**	20% coinsurance after deductible
Emergency	**20% coinsurance after deductible**	20% coinsurance after deductible
Chiropractic	$20 copay	20% coinsurance after deductible
Prescription	$10/$25/$40 copay	
Vision Exam	$20 copay	
Vision Hardware	$300 allowance every 24 months	
Hearing Aid Hardware	**One device per ear every 36 months**	

Spending Account and Insurance Benefits Summary

Flexible Spending Account Contributions	
Healthcare FSA	**Up to $3,400** in 2026
Dependent Care FSA	**Up to $7,500** per family in 2026
Basic (Chelan PUD paid) Life and Disability Insurance	
Life Insurance	1x pay **($500,000 maximum)**
AD&D Insurance	**2x pay ($500,000 maximum)**
Long Term Care (LTC)	LTC facility monthly benefits and professional home care ($2,000 per month/$48,000 lifetime maximum)

Comparing the PPO and CDHP

With a $0 premium and an additional $1,250 lump-sum deposit into your HRA VEBA, maybe it's time to take a closer look at the CDHP.

The following examples illustrate how the plans compare in different situations. To estimate out-of-pocket healthcare expenses, we used the Healthcare Cost Estimator Tool posted on **mychelanpudbenefits.org**.

Rachel (Employee Only)

Rachel covers only herself and is generally healthy. Over the course of the year, she gets a checkup and has no other healthcare expenses. If Rachel enrolls in the CDHP she will have $3,650 saved in her HRA VEBA for future healthcare expenses.

Rachel	PPO	CDHP
Medical premiums (employee only)	**$1,146**	**$0**
Out-of-pocket total	**$0**	**$0**
Chelan County PUD's 2026 HRA VEBA contribution	$2,400	$2,400 +$1,250 $3,650
Rachel's total cost in 2026	**$1,146**	**$0**
Money remaining in HRA VEBA	$2,400	$3,650

Cason (Employee + Family)

Cason covers himself and his family. Cason's two kids are both involved in sports. This spring, his youngest son, Liam, had a leg injury that required surgery, and a two-day hospital stay — plus physical therapy ($12,000 total cost). Cason's wife, Kyla, has a medical condition that requires regular office visits and ongoing treatment ($2,000 cost per year).

Cason	PPO	CDHP
Medical premiums (employee + family)	**$3,437**	**$0**
Liam's healthcare expenses: $12,000		
Annual deductible	$300	$1,250
Out-of-pocket expenses:		
20% coinsurance over the deductible and up to the out-of-pocket maximum (PPO: $1,300/person and CDHP: $3,300/person)	$1,000	$2,050
Kyla's healthcare expenses: $2,000		
Annual deductible*	$0	$1,250
Out-of-pocket expenses:		
PPO copays* (6 visits x $20) or	$120	
CDHP coinsurance (20% x $750 in expenses over the deductible)		$150
Out-of-pocket subtotal	$1,420	$4,700
Chelan County PUD's 2026 HRA VEBA contribution used to pay expenses	– $1,420	– $3,650
Out-of-pocket total	**$0**	**$1,050**
Cason's total cost in 2026	**$3,437**	**$1,050**
Money remaining in HRA VEBA	$980	$0

* PPO plan: Covered without meeting deductible.

Jacob (Employee + Spouse)

Jacob covers himself and his spouse. Over the course of the year, he and his wife, Emily, get their checkups. Jacob has a bad lower back, so he visits a chiropractor every month. In addition, he gets a sinus infection, sees his doctor and fills a generic prescription at his local pharmacy. Emily has a chronic condition controlled by three generic medications taken monthly, quarterly doctor visits, and $300 in lab charges.

Jacob	PPO	CDHP
Medical premiums (employee + spouse)	**$2,406**	**$0**
Jacob's healthcare expenses: $3,300		
Annual deductible *	$0*	$1,250
Out-of-pocket expenses:		
PPO copays* (13 visits x $20) and	$260	
(1 Rx x $10)	$10	
CDHP coinsurance (20% x $2,050 in expenses over the deductible)		$410
Emily's healthcare expenses: $6,700		
Annual deductible	$300	$1,250
Out-of-pocket expenses:		
PPO copays (4 visits x $20) and	$80	
3 Rx/month x 12 months @ $10 each	$360	
CDHP coinsurance (20% x $5,450 in expenses over the deductible)		$1,090
Out-of-pocket subtotal	$1,010	$4,000
Chelan County PUD's 2026HRA VEBA contribution used to pay expenses	–$1,010	– $3,650
Out-of-pocket total	**$0**	**$350**
Jacob's total cost in 2026	**$2,406**	**$350**
Money remaining in HRA VEBA	$1,390	$0

* PPO plan: Covered without meeting deductible

A Healthcare Cost Estimator and CDHP & PPO Cost Scenario tools are available at mychelanpudbenefits.org

If You Do Nothing During Open Enrollment:

- You will be automatically enrolled in your current plan and rate tier.
- If you are in the PPO plan, the premium deducted from your paycheck will change starting Jan. 1, 2026. If you are in the CDHP, you will continue to have a $0 paycheck deduction.
- **You will NOT have a Health Care or Dependent Care FSA. You must re-enroll in these accounts each open enrollment to participate next year.**