

UNIVERSITY OF NEW ENGLAND

2026 Benefits Open Enrollment

November 1–15, 2025



UNIVERSITY OF
NEW ENGLAND

INNOVATION FOR A HEALTHIER PLANET

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Introduction

This packet provides you with important information as you are considering your benefit options for 2026. This year's Benefits Open Enrollment period is November 1 through November 15, for changes effective January 1, 2026. **All elections and forms must be completed within this period** at UNE Compass, compass.une.edu. If you are making changes involving adding or dropping a dependent or domestic partner, you must also complete a Benefit Election Form, which you may acquire by contacting Human Resources at hr@une.edu.

We encourage you to log in to Open Enrollment via UNE Compass to review your benefits and complete Open Enrollment by November 15, even if you don't plan to make any changes. By completing Open Enrollment online, you will automatically be entered into a raffle drawing for prizes such as iPads, gift cards, gift baskets, and more!

Please see the following helpful documents, including information on upcoming insurance carrier webinars and opportunities to meet with Human Resources one-on-one.

Thank you,
Human Resources

HR Contact Information

For more information regarding Open Enrollment and your 2026 benefits, review the 2026 Benefits Guide and visit une.edu/hr/benefits. Human Resources encourages employees to attend insurance carrier webinars and schedule HR Help Desk meetings for benefits-related questions. If you do have questions after attending, contact Human Resources at (207) 602-2283 or hr@une.edu.

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Summary of Plan Changes

We have detailed high-level information below regarding the various benefit offerings. However, we strongly encourage you to thoroughly review the **2026 Employee Benefits Guide** for more detailed information about each benefit. If you currently elect any of the below benefits, we also encourage you to make sure your mailing address is up to date with the appropriate insurance carriers.

MEDICAL INSURANCE

We are continuing to partner with Cigna as our medical insurance provider. There will be an increase to 2026 medical insurance premiums. The IRS has mandated an increase in the HSA plan deductible, and the out-of-network out-of-pocket maximums for the Basic and Enhanced plans have increased. In addition, GLP-1 drugs will no longer be covered for weight loss, although they will continue to be covered for diabetes treatment.

- **To cover a domestic partner on your insurance plan(s)**, please contact an HR representative during Open Enrollment. We ask that you complete a Benefit Election Form *and* Domestic Partner Affidavit to include your partner on your 2026 benefits. Failure to do so may affect your partner's coverage.
- **UNE will continue to offer a Health Savings Account (HSA) plan in 2026** and will contribute up to \$2,200 to each eligible employee's HSA (dividing it up among each pay period). The services covered by the HSA plan are comparable to the Basic and Enhanced plans.
 - **Please note that you cannot have both an HSA and a medical FSA (Flexible Spending Account).** If you elected a medical FSA for 2025 and an HSA for 2026, all medical FSA funds must be used *and* reimbursed by 12/31/2025.
 - **Please note HSA Contribution Limits for 2026:** \$4,400 for individual coverage and \$8,750 for family coverage. Those aged 55 or older can contribute an additional \$1,000. These totals include money from all sources, which means the deposits UNE makes to your account accumulate toward the maximums. If you elect the HSA medical plan for 2026, make sure you go into online Open Enrollment to enter your annual pre-tax HSA contribution amount. Do not include UNE's employer contribution in the amount you enter.

VISION INSURANCE

We are excited to announce that there are no plan or premium changes for 2026.

DENTAL INSURANCE

Dental insurance premiums have increased for 2026.

Summary of Changes, *continued*



SHORT TERM DISABILITY

We are excited to announce that there are no Short Term Disability rate changes for 2026. Review your short term disability coverage to make sure that it adequately covers your needs. If you are entering into a new age bracket as of January 1, 2026, Human Resources will adjust your premium accordingly.



SUPPLEMENTAL LIFE INSURANCE

We are happy to announce there will be no rate increase for 2026. Review your supplemental life insurance coverage to make sure that it adequately covers your needs. If you have entered into a new age bracket due to a birthday, your premiums will automatically increase for supplemental life insurance.

- **If your 2026 election exceeds \$350,000** (whether the increase is due to a salary change or an increased election), you will need to go through the Evidence of Insurability (EOI) process. The Evidence of Insurability process will allow Standard Insurance Company (The Standard) to determine if your election is approved. Contact HR or The Standard at 1 (800) 877-7195 for this form. Your level of coverage will not exceed \$350,000 until this form is completed and approved by The Standard.
 - i. If the initial EOI for a **salary increase** is approved, you will not have to show EOI for any additional salary increases in the future.
 - ii. If the initial EOI for an **increased plan election** is approved, and in the future you make additional increases, such as going from 2x coverage to 3x coverage, you will be required to complete the EOI process again for that increased election. Your newly elected increased level of coverage will not go into effect until this form is completed and approved by The Standard.
- **If you are a late entrant**, meaning you did not elect supplemental life insurance coverage when you were originally hired or newly eligible, EOI will be required for any amount of newly elected coverage.
- **If you are 70+ years of age or will be turning 70 in 2026**, please speak with HR to discuss how your coverage may be affected in 2026.



FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Account elections must be made each year. **⚠️ If you wish to have a medical and/or dependent care FSA for 2026, you must complete Open Enrollment online by November 15 to elect this benefit.**

- **Please note that you cannot have both an HSA and a medical FSA.** If you elected a medical FSA for 2025 and HSA for 2026, all medical FSA funds must be used *and* reimbursed by 12/31/2025.
- For 2026, the maximum medical FSA election has increased from \$3,200 to \$3,400 and the maximum dependent care FSA election has increased from \$5,000 to \$7,500.

Online Instructions

Online Open Enrollment is a menu-driven feature that allows you to make benefit changes from the convenience of your home or office. While the detailed, step-by-step instructions below are for your convenience, you will find that the website is user friendly and easy to navigate to make benefit changes.

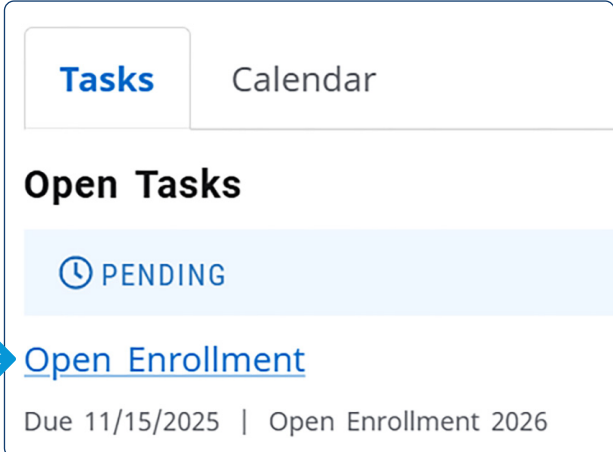
Open Enrollment starts on November 1, 2025, and ends on November 15, 2025. All elections MUST be made within this time period.

The effective date of any new elections will be January 1, 2026.

ACCESSING OPEN ENROLLMENT ONLINE

1. Open your web browser and go to UNE Compass, compass.une.edu.
2. Type your Nor'easter ID and Password in the text boxes provided.
3. On the main page, click on the  icon in the upper right to open your Tasks/Calendar, select the **Tasks** tab, and select **Open Enrollment**.
4. After reviewing the acknowledgment, scroll to the bottom and select the **Open Enrollment Portal** link.
5. Select **Start Open Enrollment** to begin the Open Enrollment process, with changes effective January 1, 2026.
6. After completing your Open Enrollment elections, return to the UNE Tasks card and select **Open Enrollment**. Read through the acknowledgment and select **Complete** to finalize Open Enrollment.

▲ Your changes will not be activated until you have selected "Complete" in both steps.



Tasks Calendar

Open Tasks

 PENDING

 [Open Enrollment](#)

Due 11/15/2025 | Open Enrollment 2026

To Complete Open Enrollment (Two Steps Required):

1. Visit the [Open Enrollment Portal](#)  and make your 2026 benefit elections.
*You must hit "Complete" in the portal to save your elections.
2. Return to this task and hit 'Complete' to finalize your 2026 benefit elections.

Due Date: 11/15/2025

 **COMPLETE**

IMPORTANT REMINDERS

- ✓ To follow IRS regulations, Flexible Spending Accounts **MUST** be elected each year.
 - Please note that **you cannot have both a Health Savings Account and a medical Flexible Spending Account** in the same plan year. If you elected a medical FSA for 2025 and HSA for 2026, all previous year medical FSA funds must be used *and* reimbursed by 12/31/2025.
- ✓ If changes are made to your health, vision, or dental plan that affect **your dependents**, you will need to complete a Benefit Election Form in addition to making the changes online. If you add a **domestic partner** to any insurance plan, you will need to complete a Benefit Election Form and Domestic Partner Affidavit. These forms are available by contacting Human Resources by 11/15/2025.
- ✓ Once you are finished with **ALL** benefit changes, select **Complete** at the bottom of the Open Enrollment page, then return to the **Open Enrollment** task in Compass to read the acknowledgment and select **Complete** to finalize your elections.  **Your changes will not be activated until you have selected "Complete" in both steps.**

HEALTH, VISION, AND DENTAL COVERAGE

If you would like to make changes to your health plan, vision plan, or dental plan for 2026, you have the opportunity to make your changes or new election online. If you make changes or a new election to one of these plans and it affects **your dependents**, you will need to complete a Benefit Election Form in addition to making the changes online. If you add a **domestic partner** to any insurance plan, you will need to complete a Benefit Election Form and Domestic Partner Affidavit. These forms are available by contacting Human Resources at hr@une.edu by 11/15/2025.

If you wish to opt out of medical, vision, and/or dental insurance for 2026, please make sure to select the appropriate **Opt Out** plan option.

Once you have selected **Start Open Enrollment**, the title of your current medical plan, vision plan, and dental plan will appear under the **Health** link. By selecting this link, you can view your health, vision, and dental group options for 2026.  **You can also select this link to elect vision insurance for 2026.**

To change to a new plan:

1. Select the plan link you currently have but would like to change (i.e., **Health Enhanced**).
2. Select **Stop Benefit**.
3. Under the **Health** group list, elect a different plan by selecting the new plan you would like to change to for 2026 (i.e., **Health Basic**).
4. Elect the specific level of coverage you want to enroll in by selecting the appropriate plan under **My Choice**.

5. Select **Add Choice**.

- If electing the HSA health plan for 2026, you also have the ability to contribute to the HSA account that will be established for you. UNE will deposit up to \$2,200 to your HSA, dividing the contributions up among each pay period. You can choose to contribute up to an additional \$2,200 (employee only) or \$6,550 (employee + children, employee + spouse, family), and if you are aged 55 or over you can contribute an additional \$1,000 on top of that.
- If you wish to contribute additional money to your HSA account effective January 1, after electing the HDHP option, you will also need to elect the HSA option, which will allow you to enter your 2026 annual contribution. Please note that you can make changes to your HSA contribution at any point during the year.
 - In the **Annual Election** text box, type your 2026 annual election amount (*note: the amount you elect will be divided by the number of pay periods you are paid during the year, i.e., 24, 22, 20, 18. If you do not accurately calculate the per pay period amount based upon your annual election, UNE will establish your contributions based on your annual election*).

6. Select **Open Enrollment** at the bottom of the page to return to the Open Enrollment page, and review the changes you have just made.

To keep your current plan type, but change the family status type:

1. Select the plan link you currently have (i.e., **Health HDHP**).
2. Elect the specific family status type of coverage you want to enroll in by selecting the appropriate type under **My Choice**.
3. Select **Submit Change**.
4. Select **Open Enrollment** at the bottom of the page to return to the Open Enrollment page, and review the changes you have just made.

SUPPLEMENTAL LIFE INSURANCE

During Open Enrollment, you can elect or increase life insurance, up to a total of **4x your salary**. During Open Enrollment, you may also update your beneficiary information for your life insurance. To make these changes, contact Human Resources at hr@une.edu. If you elect coverage **greater than \$350,000 or increase your elected amount** (such as going from 2x coverage to 3x coverage), you will need to complete an Evidence of Insurability form, which you may obtain through HR or The Standard. Failure to do so may affect your coverage.

FLEXIBLE SPENDING ACCOUNTS

2025 Flexible Spending Account elections will not automatically be continued for 2026. You must re-enroll online each year. If you want to re-enroll in Flexible Spending Accounts or enroll for the first time, **you must do so online**. Remember that you cannot elect an HSA and medical FSA in the same plan year.

To enroll/re-enroll in a Flexible Spending Account:

1. From the Open Enrollment page, select **Flex Spending** to view your Flex Spending Group choices and select either **Flexible Spending Dependent Care** or **Flexible Spending Medical** to view the Open Enrollment Choice Detail page for each category.
2. In the **Annual Election** text box, type your 2026 annual election amount (*note: the amount you elect will be divided by the number of pay periods you are paid during the year, i.e., 24, 22, 20, 18. If you do not accurately calculate the per pay period amount based upon your annual election, UNE will establish your contributions based on your annual election, and you may not be able to make a change to your election during the calendar year*).
3. Select **Add Choice > Submit Change**.
4. Repeat steps 1-3 if you would like to enroll/re-enroll in another Flexible Spending Account category.
5. Select **Open Enrollment** at the bottom of the page to return to the Open Enrollment page, and review the changes you have just made



SHORT TERM DISABILITY

Short Term Disability is a voluntary benefit that may be elected or changed online during Open Enrollment.

You are eligible to elect a maximum weekly benefit coverage of **70% of your weekly salary**, with **a maximum weekly benefit coverage cap of \$750**. The amount you elect must be rounded down to the nearest \$50 increment, between \$50 and \$750. Short Term Disability coverage eligibility is calculated based on your salary and age as of January 1, 2026. If you are entering into a new age bracket as of January 1, 2026, Human Resources will adjust your premium accordingly.

To change your Short Term Disability weekly coverage:

1. From the Open Enrollment Portal main page, select **Miscellaneous** to view your current 2025 weekly coverage.
2. Select **Short Term Disability Insurance**.
3. In the **Enter Weekly Coverage** text box, type the 2026 weekly coverage amount you would like to elect.
4. Select **Submit Change**.
5. Select **Open Enrollment** at the bottom of the page to return to the Open Enrollment page, and review the changes you have just made.

⚠️ COMPLETING ONLINE OPEN ENROLLMENT

There are **two important steps** that must be taken to complete Open Enrollment 2026.

1. Complete Open Enrollment in the Open Enrollment Portal

- From the Open Enrollment Portal main page, you must select **Complete**.

Group	Benefits Status
Health	Health HDHP will be terminated. Dental Basic will be terminated. Vision Plan will be continued into the new year.
Flex Spending	No choices made in this group.
Miscellaneous	Short Term Disability Insurance will be continued into the new year.

 Complete Restart Cancel Calculate Cost

2. Complete the Open Enrollment task in your UNE Tasks panel in Compass.

- From your Compass Home page, click on the  icon in the upper right to open your Tasks/Calendar panel, select the **Tasks** tab, and select **Open Enrollment**.
- Read the acknowledgment, scroll to the bottom, and select **Complete**.

Tasks Calendar

Open Tasks

 PENDING

 [Open Enrollment](#)

Due 11/15/2025 | Open Enrollment 2026



To Complete Open Enrollment

1. Visit the [Open Enrollment Portal](#) and make your 2026 benefit elections.

*You must hit "Complete" in the portal to save your elections.

2. Return to this task and hit 'Complete' to finalize your 2026 benefit elections.

Due Date: 11/15/2025



COMPLETE

⚠️ **Your changes will not activate unless you select **Complete** in both sections.**

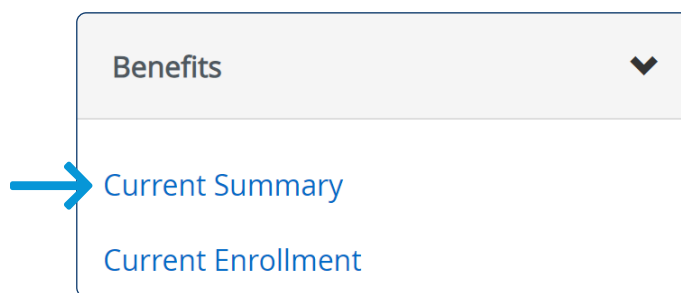
After completing Open Enrollment online, you will be automatically entered into a daily raffle for some great prizes!

✓ **CONFIRMATION OF 2026 CHANGES**

1. From the Open Enrollment Portal main page, select **Employee Dashboard** at the top.



2. Under Pay Information, select **Benefits > Current Summary**.



3. Select **My Benefit Summary > Select**.
4. In the **As of Date** drop-down box, select **01/01/2026** and enter **01/01/2026** in the **Enter Date: MM/DD/YYYY** box.
5. Select **Select**.
6. Carefully review this page for accuracy and consider printing this page for your records.
If you have any questions or concerns about what you are reviewing, please do not hesitate to email hr@une.edu or attend an Open Enrollment Help Desk for assistance.

* This **Benefit Summary** page **does not** show your elections/changes for Short Term Disability.

↻ **STARTING OVER**

If you complete your online Open Enrollment for 2026 and would like to make changes, you may do this online by November 15, 2025. Simply follow the instructions listed above, return to the **Open Enrollment Portal** main page, and select **Reopen Open Enrollment > Restart**.

All elections **MUST** be made within the time period of November 1, 2025, through November 15, 2025.

Cigna Information

CIGNA ONE GUIDE ENROLLMENT SUPPORT LINE

Cigna One Guide service is available to you now. Call a Cigna One Guide representative to get personalized, useful guidance. Your personal guide will help you:

- Easily understand the basics of health coverage.
- Identify the types of health plans available to you.
- Check if your doctors are in-network to help you avoid unnecessary costs.
- Get answers to any other questions you may have about the plans or provider networks available to you.

Don't wait until the last minute to enroll. Call 1 (800) 401-4041 to speak with a Cigna One Guide representative today.

FINDING A DOCTOR IN CIGNA'S NETWORK

1. Go to [Cigna.com](https://www.cigna.com), and click **Find a Doctor** at the top of the screen. Then, under **How are you Covered?** select **Employer or School**.
2. Change the geographic location to the city/state or zip code you want to search. Select the search type and enter a name, specialty, or other search term. Click on one of the suggestions or the magnifying glass icon to see your results.
3. Answer any clarifying questions, and then verify where you live (as that will determine the networks available).
4. **Optional:** Select one of the plans offered by your employer during open enrollment.

You can also refine your provider search results by distance, years in practice, specialty, languages spoken, and more.

CIGNA WEBINARS

HSA Plan with Vision

October 28 | 12 p.m. <https://une.zoom.us/j/92995078772>

Basic/Enhanced Plans with Vision

October 30 | 12 p.m. <https://une.zoom.us/j/97837322769>

Other Insurance Information

DENTAL INSURANCE

If you have specific questions regarding your dental insurance coverage, contact Delta Dental's member services team directly at any point, and they will be happy to assist you.

Delta Dental: 1 (800) 832-5700

DELTA DENTAL WEBINAR

October 29 | 12 p.m. <https://une.zoom.us/j/96854372102>

FLEXIBLE SPENDING ACCOUNTS

If you have specific questions regarding your 2026 medical and/or Dependent Care Flexible Spending Account, contact Sentinel Group's member services team directly at any point, and they will be happy to assist you.

Sentinel Group: 1 (888) 762-6088

SHORT TERM DISABILITY AND SUPPLEMENTAL LIFE INSURANCE

If you have specific questions regarding your Short Term Disability or Life Insurance coverage, contact The Standard's member services team directly at any point, and they will be happy to assist you.

Life Insurance: 1 (800) 628-8600

Short Term Disability Insurance: 1 (800) 368-2859

Long Term Disability Insurance: 1 (800) 368-1135

Open Enrollment Help Desks

We are here to help! Human Resources and our great insurance carriers are dedicated to helping you select your 2026 benefit elections online from November 1–15, 2025.

HR VIRTUAL OR IN-PERSON HELP DESKS

To schedule your 15 minute meeting, email hr@une.edu with “HR Help Desk” in the subject line of your email. Include the Help Desk you’d like to attend, three preferred times, and whether you’d like to meet virtually or in-person. Please allow for one hour of flexibility.

HELP DESK SCHEDULE

November 3 | 10 a.m. – 2 p.m.

November 4 | 10 a.m. – 2 p.m.

November 5 | 10 a.m. – 2 p.m.

November 6 | 10 a.m. – 2 p.m.

November 7 | 10 a.m. – 2 p.m.

November 10 | 10 a.m. – 2 p.m.

November 11 | 10 a.m. – 2 p.m.

November 12 | 10 a.m. – 2 p.m.

HR OPEN ENROLLMENT DAILY ZOOM DROP-IN

If you have a quick question about benefits please join us at a daily Zoom Drop-In meeting. Meetings will be held every week day during Open Enrollment (November 1–15) from 11:30 a.m.–12:30 p.m.

Zoom link: <https://une.zoom.us/j/93504873110>

Open Enrollment Raffle

Complete Open Enrollment from November 1 to 15 on UNE Compass and be entered to win a raffle prize! The sooner you complete Open Enrollment online, the more chances you have to win.

RAFFLE PRIZES

Names will be randomly drawn at 8:30 a.m. every morning according to the following schedule:

- November 3: iPad
Picnic Basket Backpack for Four
- November 4: 3-in-1 Wireless Charging Pad (2)
- November 5: Yeti Tumbler (2)
Digital Picture Frame
- November 6: Four Portland Sea Dogs Tickets
- November 7: iPad
- November 10: Petco Gift Card (2)
Electric Toothbrush (2)
- November 11: Four Maine Mariners Tickets
- November 12: UNE Swag Gift Basket
- November 13: Heated Blanket
Roadside Emergency Kit
- November 14: Nine Herb Indoor Window Kit
Tea and Coffee Lovers Gift Set
- November 17: Wellness Boxes (45)

Quick-Reference Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Oct. 26	Oct. 27	Oct. 28	Oct. 29	Oct. 30	Oct. 31	Nov. 1
		Webinar 12 p.m. Cigna Medical HSA Plan	Webinar 12 p.m. Delta Dental	Webinar 12 p.m. Cigna Medical Basic/Enhanced Plans		 FIRST DAY of Open Enrollment
Nov. 2	Nov. 3	Nov. 4	Nov. 5	Nov. 6	Nov. 7	Nov. 8
	HR Help Desk: 10 a.m.–2 p.m. HR Zoom Drop-In 11:30 a.m.–12:30 p.m.  RAFFLE DRAWING iPad Picnic Basket	HR Help Desk: 10 a.m.–2 p.m. HR Zoom Drop-In 11:30 a.m.–12:30 p.m.  RAFFLE DRAWING Wireless Charging Pad	HR Help Desk: 10 a.m.–2 p.m. HR Zoom Drop-In 11:30 a.m.–12:30 p.m.  RAFFLE DRAWING Yeti Tumbler Digital Picture Frame	HR Help Desk: 10 a.m.–2 p.m. HR Zoom Drop-In 11:30 a.m.–12:30 p.m.  RAFFLE DRAWING Sea Dogs Tickets	HR Help Desk: 10 a.m.–2 p.m. HR Zoom Drop-In 11:30 a.m.–12:30 p.m.  RAFFLE DRAWING iPad	
Nov. 9	Nov. 10	Nov. 11	Nov. 12	Nov. 13	Nov. 14	Nov. 15
	HR Help Desk: 10 a.m.–2 p.m. HR Zoom Drop-In 11:30 a.m.–12:30 p.m.  RAFFLE DRAWING Petco Gift Card Electric Toothbrush	HR Help Desk: 10 a.m.–2 p.m. HR Zoom Drop-In 11:30 a.m.–12:30 p.m.  RAFFLE DRAWING Maine Mariners Tickets	HR Help Desk: 10 a.m.–2 p.m. HR Zoom Drop-In 11:30 a.m.–12:30 p.m.  RAFFLE DRAWING UNE Swag Gift Basket	HR Zoom Drop-In 11:30 a.m.–12:30 p.m.  RAFFLE DRAWING Heated Blanket Roadside Emergency Kit	HR Zoom Drop-In 11:30 a.m.–12:30 p.m.  RAFFLE DRAWING Indoor Herb Kit Tea/Coffee Gift Set	 LAST DAY of Open Enrollment

 **MONDAY, NOVEMBER 17**
RAFFLE DRAWING
 Wellness Boxes



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