



# Benefits Open Enrollment

October 1 -  
October 31,  
2025

HUMAN RESOURCES

W-1609

329-7222

# Benefits Open Enrollment

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## **When is Open Enrollment?**

- October 1, 2025 through October 31, 2025 at 1:00 pm.  
(Late enrollments cannot be processed.)

## **When are Open Enrollment elections effective?**

- All Open Enrollment elections are effective on January 1, 2026. Premium deductions begin December 2025 for changes in health insurance. All other deductions begin January 2026.



# Benefits Open Enrollment

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## What's new for 2026? **Important Changes for 2026**

### ○ **State Health Insurance Premium Increase**

- Premium rates increase 6.5%. Click [here](#) to view the 2026 rate sheet.

### ○ **State Health Insurance Deductibles**

- Base Family Deductible will increase to \$3,400 to meet the minimum required regulations under Federal Law.
- No changes to any other deductibles

### ○ **Vision Insurance Premium Increase**

- Premium rates increase 6%. Click [here](#) to view the 2026 rates.

### ○ **Dependent Care Reimbursement Account**

- Maximum allowed increases from \$5,000 to \$7,500 per calendar year. If married, filing a separate return, maximum allowed increases from \$2,500 to \$3,750 per calendar year.



# Benefits Open Enrollment

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## **Important Changes for 2026 cont.**

### **○ Cancer and Critical Illness**

- ManhattanLife will provide these policies effective January 1, 2026.
- Employees with current MedMutual Cancer and/or Critical Illness policies must enroll in a comparable ManhattanLife policy in order to continue coverage after December 31, 2025.

### **○ Pharmacy Changes for Base & Select Plan – Specialty Medications**

- There will be a change to the calculation of your annual deductible and out of pocket maximum if you use third-party copay assistance programs, commonly referred to as a "manufacturer copay card", for specialty medications. This change ensures that only true participant cost share will apply towards calendar year deductibles and out of pocket maximums. You can still use these copay cards; however, any dollars you receive from the manufacturer will no longer count towards your deductible or out of pocket maximums.

### **○ Pharmacy Changes for Select Plan – PrudentRX**

- An optional program known as PrudentRx will be implemented to the Select Plan Specialty Drug plan design. This program applies to all Specialty medications that fall under the PrudentRx drug list and allows enrolled participants to pay \$0 out of pocket expenses for their Specialty medications by maximizing third-party dollars (coupons, copay cards, etc.). For those participants that opt out of the PrudentRx program, they will have a 30% coinsurance applied to their Specialty medications. The third-party dollars used by PrudentRx to keep the participant's contribution at \$0 will not count towards the participant's calendar year deductible or annual out of pocket maximum. Participants eligible for the PrudentRx program will receive additional information on how to enroll.



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## Important Changes for 2026 cont.

### ○ Health Savings Account

- State law [MS Code § 83-62-5(3)], now mandates that all eligible state employees must be offered the opportunity to participate in a Health Savings Account (HSA) program. The HSA is 100% employee-funded, eligible employees agree to cover the full cost and authorize payroll deduction.
  - *The employee is the sole owner of the HSA account and responsible for adhering to all HSA rules, regulations and compliance as set forth by the Internal Revenue Code. The University is not responsible for any fees associated with the account or how the funds are managed.*
- An HSA is a tax-advantaged savings account available to employees enrolled in a qualifying High-Deductible Health Plan (HDHP)—in this case, the BASE Plan under the Mississippi State and School Employees' Health Insurance Plan.
- Contributions to an HSA are made by pre-tax payroll deductions through the cafeteria plan. The account grows tax-free, and withdrawals used for qualified medical expenses are also tax-free. Additionally, funds roll over from year to year, allowing you to retain unused balances.
- Employees who contribute to an HSA are **not permitted to participate in a general-purpose Flexible Spending Account (FSA)**, which covers a broad range of medical expenses. However, you may enroll in a Limited Purpose FSA (LPFSA), which can be used for dental and vision expenses only.
- HSAs will be offered by Renasant Bank. Click [here](#) to view the Renasant flyer for more information about an HSA account and contribution limits.



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## Open Enrollment Sessions (See next page for session dates.)

- Sessions **ARE MANDATORY** for all Benefits-Eligible employees.
  - ✓ Health Insurance changes **MUST** be made in Human Resources by completing an application change form with Darlene Brooks, HR Generalist.
  - ✓ Health Savings Account enrollments **MUST** be made in Human Resources by completing an enrollment form with Darlene Brooks, HR Generalist, and providing your Social Security Card and Driver's License.
  - ✓ If your personal information has changed, please contact Darlene.



**Each Benefits-Eligible employee must meet with a representative.**



# Benefits Open Enrollment

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## Open Enrollment Sessions (**Sessions are MANDATORY!**)

- **Columbus campus**, in-person, Shattuck Hall
  - ❖ **8:30 am to 4 pm:**  
**October 15, October 21, October 22 and October 23**
    - Appointment required. Link to schedule in-person session:  
<https://MUW-2025.as.me/MainCampus>
- **Tupelo campus**, in-person
  - ❖ **9 am to 12 pm:**  
**October 14**
    - No appointment required.



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## Who is Eligible for Coverage?

- A benefits-eligible employee is 50% time or greater with employment expected to continue for more than 4.5 months.
- Dependents and/or family members eligible for coverage include legal spouse (for health insurance), domestic partner or dependent children.
- Dependent children may enroll with one primary employee enrollee and are eligible to age 26 regardless of student or marital status.





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## What is a Cafeteria Plan?

- A Section 125 Cafeteria Plan is merely a tax savings plan which allows participating employees to deduct certain expenses from gross earnings before the computation of federal, state, and social security taxes. Click [here](#) to view more information about the cafeteria plan.
- Our Plan Year: January 1, 2026 - December 31, 2026
- Since the plan reduces reportable taxable income, you may incur a reduced Social Security benefit at the time of retirement. The extent of this reduction depends on both the length of time under the pre-tax benefit plan and the total amount of tax reductions.



# Current Benefits Eligible for Pre-tax Through MUW Cafeteria Plan

Insurances that are deducted pre-tax	State Health, State Life, Guardian Dental, Guardian Vision, Guardian Accident, Kemper Cancer, Unreimbursed Medical Spending and Dependent Care
Child/Dependent Care Reimbursement Accounts*	If you have dependents that require care while you and your spouse work, participation in this part of the plan can save taxes by pre-taxing the expense. Simply estimate your dependent care expenses for the plan year, <b>up to a maximum of \$7,500 per calendar year, (\$3,750 if married filing a separate return.)</b> Your election will be divided by the number of deductions (12) in the plan year and deducted pre-tax. For more information visit: <a href="https://www.sabcflex.com/content/dependent-care">https://www.sabcflex.com/content/dependent-care</a>
Medical Reimbursement Accounts*	<p>If you have medical expenses which you have to pay out of your own pocket, such as your medical deductibles, co-insurance, dental expenses, eye care expenses, etc., you may save valuable tax dollars by pre-taxing these expenses. To participate, you estimate the out-of-pocket medical expenses you will incur during the plan year up to a <b>maximum of \$3,400</b>. Your plan year election will be divided by the number of deductions (12) in the plan year and deducted pre-tax. After eligible expenses have been incurred, submit proof of the expense with a reimbursement form or online. Eligible expenses will be reimbursed up to your annual election amount.</p> <p>For more information on eligible expenses, go to <a href="https://www.sabcflex.com/content/eligible-medical-expenses">https://www.sabcflex.com/content/eligible-medical-expenses</a>. Expenses may be for you, your spouse or children under age 27. Contact SABC (601.856.9933) if you have questions about specific expenses.</p>
<p>*Elections under Child/Dependent Care Reimbursement Accounts and/or Medical Reimbursed Accounts should be conservative. Any monies not claimed by the end of the plan year or at least sixty (60) days after the close of the plan year, will be forfeited. All expenses must be incurred within January 1, 2026 and December 31, 2026.</p> <p>For more information about Claims Procedures - <a href="https://www.sabcflex.com/content/claim-procedures">https://www.sabcflex.com/content/claim-procedures</a>.</p>	

# Benefits Open Enrollment

Benefit	How to add, remove, or make a change	Who to contact
<a href="#">Health Insurance</a>	Requires Paper Form. Contact Darlene Brooks.	Darlene Brooks – 662-329-7211 <a href="mailto:dmbrooks@muw.edu">dmbrooks@muw.edu</a>
<a href="#">Accident Insurance (Guardian)</a>	<b>MANDATORY SESSION WITH BENEFIT CONCEPTS</b>	Benefit Concepts – 662-329-4044 <a href="mailto:ben@benefitconceptsms.com">ben@benefitconceptsms.com</a>
<a href="#">Cancer Insurance (ManhattanLife)</a>	<b>MANDATORY SESSION WITH BENEFIT CONCEPTS</b>	Benefit Concepts – 662-329-4044 <a href="mailto:ben@benefitconceptsms.com">ben@benefitconceptsms.com</a>
<a href="#">Critical Illness (ManhattanLife)</a>	<b>MANDATORY SESSION WITH BENEFIT CONCEPTS</b>	Benefit Concepts – 662-329-4044 <a href="mailto:ben@benefitconceptsms.com">ben@benefitconceptsms.com</a>
<a href="#">Child/Dependent Reimbursement Accounts</a>	<b>MANDATORY SESSION WITH BENEFIT CONCEPTS</b>	Benefit Concepts – 662-329-4044 <a href="mailto:ben@benefitconceptsms.com">ben@benefitconceptsms.com</a>
<a href="#">Dental (Guardian)</a>	<b>MANDATORY SESSION WITH BENEFIT CONCEPTS</b>	Benefit Concepts – 662-329-4044 <a href="mailto:ben@benefitconceptsms.com">ben@benefitconceptsms.com</a>
<a href="#">Disability Insurance (Reliance Standard)</a>	<b>MANDATORY SESSION WITH BENEFIT CONCEPTS</b>	Benefit Concepts – 662-329-4044 <a href="mailto:ben@benefitconceptsms.com">ben@benefitconceptsms.com</a>
<a href="#">Health Savings Account</a>	Requires Paper Form, Social Security Card and Driver's License. Contact Darlene Brooks.	Darlene Brooks – 662-329-7211 <a href="mailto:dmbrooks@muw.edu">dmbrooks@muw.edu</a>
<a href="#">Life Insurance (Reliance)</a>	<b>MANDATORY SESSION WITH BENEFIT CONCEPTS</b>	Benefit Concepts – 662-329-4044 <a href="mailto:ben@benefitconceptsms.com">ben@benefitconceptsms.com</a>
<a href="#">Medical Reimbursement Accounts</a>	<b>MANDATORY SESSION WITH BENEFIT CONCEPTS</b>	Benefit Concepts – 662-329-4044 <a href="mailto:ben@benefitconceptsms.com">ben@benefitconceptsms.com</a>
<a href="#">Vision (Guardian – Davis Vision)</a>	<b>MANDATORY SESSION WITH BENEFIT CONCEPTS</b>	Benefit Concepts – 662-329-4044 <a href="mailto:ben@benefitconceptsms.com">ben@benefitconceptsms.com</a>

# Benefits Open Enrollment

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For questions or assistance contact:

Darlene Brooks, HR Generalist

662.329.7211

[dmbrooks@muw.edu](mailto:dmbrooks@muw.edu)

