



Benefits Open Enrollment

October 1 -
October 30,
2026

HUMAN RESOURCES

W-1609

329-7222

Benefits Open Enrollment

When is Open Enrollment?

- October 1, 2026 through October 30, 2026 at 1:00 pm.
(Late enrollments cannot be processed.)

When are Open Enrollment elections effective?

- All Open Enrollment elections are effective on January 1, 2027. Premium deductions begin December 2026 for changes in health insurance. All other deductions begin January 2027.



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What's new for 2027? Important Changes for 2027

○ State Health Insurance Premium Increase

- Premium rates increase 6.5%.
- [View the 2027 Health Insurance Rate Sheet.](#)

○ State Health Insurance Deductibles

- Base Family Deductible will increase to \$3,500 to meet the minimum required regulations under Federal Law.
- No changes to any other deductibles.
- [View the State Health Application.](#)

○ Health Savings Account Increase

- Maximum \$4,500 per calendar year, self-only. \$9,000 per calendar year, family coverage. *Catch-Up Limit \$1,000.
- [View the 2027 HSA Enrollment Form.](#)



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

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

If you are not making any changes and want your current elected benefits to continue in 2027, no action is required.



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Open Enrollment Sessions

- **Columbus campus**, in-person, Shattuck Hall, Room 112
 - ❖ **9:00 am to 4 pm: October 21 and October 22**
 - Visit the [calendar link](#) to view open times and sign up for a session.
- **Tupelo campus**, in-person
 - ❖ **9 am to 12 pm: October 28**
 - No sign-up 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. [View the brochure for more information about the cafeteria plan.](#)
- Our Plan Year: January 1, 2027 - December 31, 2027
- 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, Health Savings Account, 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, up to a maximum of \$7,500 per calendar year, (\$3,750 if married filing a separate return.) Your election will be divided by the number of deductions (12) in the plan year and deducted pre-tax. For more information visit the SABC website for Dependent Care .
Medical Reimbursement Accounts* \$3,400 is the 2026 maximum. As of publication date, the IRS has not released the maximum contribution amount for 2027.	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 maximum of <u>\$3,400</u>. 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. For more information visit the SABC website for Eligible Medical Expenses. Expenses may be for you, your spouse or children under age 27. Contact SABC (601.856.9933) if you have questions about specific expenses.
*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, 2027 and December 31, 2027. For more information visit the SABC website for Claim Procedures.	

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Benefit	How to add, remove, or make a change	Who to contact
<u>Health Insurance</u>	Requires Paper Form. Contact Colleen Jernigan.	Colleen Jernigan – 662-329-7211 cajernigan1@muw.edu
<u>Accident Insurance (Guardian)</u>	Sign up for voluntary Session with Benefit Concepts - calendar link will be provided.	Benefit Concepts – 662-329-4044 ben@benefitconceptsms.com
<u>Cancer Insurance (ManhattanLife)</u>	Sign up for voluntary Session with Benefit Concepts - calendar link will be provided.	Benefit Concepts – 662-329-4044 ben@benefitconceptsms.com
<u>Critical Illness (ManhattanLife)</u>	Sign up for voluntary Session with Benefit Concepts - calendar link will be provided.	Benefit Concepts – 662-329-4044 ben@benefitconceptsms.com
<u>Child/Dependent Reimbursement Accounts</u>	Sign up for voluntary Session with Benefit Concepts - calendar link will be provided.	Benefit Concepts – 662-329-4044 ben@benefitconceptsms.com
<u>Dental (Guardian)</u>	Sign up for voluntary Session with Benefit Concepts - calendar link will be provided.	Benefit Concepts – 662-329-4044 ben@benefitconceptsms.com
<u>Disability Insurance (Reliance Standard)</u>	Sign up for voluntary Session with Benefit Concepts - calendar link will be provided.	Benefit Concepts – 662-329-4044 ben@benefitconceptsms.com
<u>Health Savings Account</u>	Requires Paper Form, Social Security Card and Driver's License. Contact Colleen Jernigan.	Colleen Jernigan – 662-329-7211 cajernigan1@muw.edu
<u>Life Insurance (Reliance)</u>	Sign up for voluntary Session with Benefit Concepts - calendar link will be provided.	Benefit Concepts – 662-329-4044 ben@benefitconceptsms.com
<u>Medical Reimbursement Accounts</u>	Sign up for voluntary Session with Benefit Concepts - calendar link will be provided.	Benefit Concepts – 662-329-4044 ben@benefitconceptsms.com
<u>Vision (Guardian – Davis Vision)</u>	Sign up for voluntary Session with Benefit Concepts - calendar link will be provided.	Benefit Concepts – 662-329-4044 ben@benefitconceptsms.com

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For questions or assistance contact:

Colleen Jernigan, HR Generalist

662.329.7211

cajernigan1@muw.edu

