BenefitsConnect

YaleNewHavenHealth



2026 OPEN ENROLLMENT: **WHAT'S NEW FOR 2026**

Yale New Haven Health System (YNHHS) is committed to providing a quality, comprehensive benefits program that meets the diverse needs of our employees. This includes regularly exploring innovative benefits solutions to build upon our valuable program.

To offer a meaningful program, we have reviewed our benefits program to find ways to make it work more smoothly, improve your experience and better manage costs. As a result, there are some changes for 2026, which you can learn about in this brochure.

MARK YOUR CALENDAR!

2026 Open Enrollment is October 27 through November 7, 2025

2026 BENEFITS CHANGES

New Prescription Drug Administrator

We're excited to announce the move from CVS to Capital Rx as the administrator of our prescription drug program. Capital Rx is known for its commitment to a high level of customer service, using technology to provide real-time claims information and dedicated support for participants.

You'll have access to state-of-the-art digital tools and resources to help you make the best decisions about your prescription drugs – including an app and cost comparison tools. Plus, you'll have enhanced customer service, so you can get answers to your questions quickly and efficiently. With the move to Capital Rx, you can fill your maintenance medications (90-day supply) through any network pharmacy or through the Costco Mail Pharmacy.

Note: While we anticipate the transition from CVS to Capital Rx will be seamless for our members, it is possible some may experience a drug and/or a pharmacy change. If you are impacted, your drugs will continue to be covered for a period of time beyond January 1, 2026, and Capital Rx will send you a personalized letter in February to provide options and next steps.



It's important to note that with the move to Capital Rx, you'll still have access to the same pharmacies you do today – even CVS! – plus additional pharmacies. Watch for a Capital Rx ID card in the mail.

Explore Capital Rx

Learn more about all that Capital Rx offers through a Capital Rx website at **enrollment.cap-rx.com/yalenewhavenhealth**, available on October 27. On the site, you can search network pharmacies and get drug information. Watch for more information in January about how to access Capital Rx to get the most out of your prescription drug benefits in 2026.

Medical Plan Contribution Increases

Medical plan contributions will increase moderately for 2026. Keep in mind, YNHHS medical coverage remains highly competitive compared to other employers – and YNHHS continues to pay the vast majority of the cost of coverage. Note that while there will be an increase in contributions, **we are not making changes to the design of your medical plan options for 2026 – that includes deductibles, out-of-pocket maximums, coinsurance and copays.**

Working Spouse Surcharge Increase

We're increasing the amount you pay if you have a working spouse who has coverage available under another employer's medical plan, and you choose to cover them under a YNHHS medical plan from an additional $10 to $30 per paycheck ($780 per year). Even with this increase, our working spouse surcharge remains significantly lower than those of other employers. **Note:** Given that claims from spouses tend to be high and increase the cost of our medical plans, this surcharge helps us to manage medical plan contributions for all participants.

GLP-1 Drug Coverage Change

Over the past two years, there's been an exponential increase in the use of GLP-1 drugs used for weight loss (known as Wegovy, Zepbound or Saxenda) in patients without an additional FDA-approved condition, like diabetes, sleep apnea, cardiovascular disease and metabolic dysfunction associated steatohepatis (MASH/NASH). In fact, costs are five times higher than they were in 2023 due to the expanded use of GLP-1 drugs. Due to that increase, and the associated costs to the medical plan, YNHHS has made the difficult decision to discontinue coverage of GLP-1 drugs prescribed for weight loss without an accompanying FDA-approved condition as of January 1, 2026.

The YNHHS prescription drug benefit will continue covering GLP-1 drugs for the FDA-approved conditions, including diabetes, MASH/NASH, obesity in patients with cardiovascular disease or moderate-to-severe obstructive sleep apnea. **Note:** If you also have a history of diabetes, MASH/NASH, obesity and cardiovascular disease or obesity and moderate-to-severe obstructive sleep apnea, please talk to your clinician about submitting an authorization for the drug under those indications.

Use THRIVE Coaching to Support Your Weight Loss Goals

YNHHS will continue to support your weight loss goals with THRIVE Health Coaching, a free and confidential resource, offering 1:1 guidance from Registered Dietitians and Certified Health Coaches. To get started, email **THRIVEhealthcoaching@ynhh.org** or visit the THRIVE intranet page.

Enhanced Vision Plan Coverage

To ensure all YNHHS employees receive the same level of vision coverage, we will be expanding the coverage that legacy YNHHS employees have to Lawrence + Memorial Hospital, Westerly Hospital and Health at Home – Southeast employees. You will now have two options to choose from through Vision Service Plan (VSP):

- Basic Vision Plan
- EasyOptions Premier Plan

Both plans cover an annual eye exam and a pair of glasses or contact lenses every calendar year. They also offer discounts on other vision products and services. However, the EasyOptions Premier Plan provides enhanced eyewear options when purchasing glasses or contacts.



New Life and Disability Carrier

We heard you! When you expressed your concerns about our current Life and Disability Insurance carrier, The Hartford, we took action. We are moving to Alfac as our Life and Disability Insurance carrier and Family and Medical Leave (FML) administrator. This will result in enhanced customer service and a more digital process, creating a better overall experience for you. We expect Aflac's customer service and mobile app will greatly improve our leave and disability processes for managers and employees. **Note:** All claims through 2025 should go to The Hartford; you'll have a new phone number and website for Aflac starting in 2026.

More Benefits Moving to Aflac!

Supplemental Health Plans

We're also moving the administration of our voluntary Supplemental Health Plans – including Critical Illness, Hospital Care (Indemnity) and Group Accidental Injury Insurance – to Aflac from Cigna. If you currently have Cigna coverage, you'll automatically be enrolled in the plans through Aflac. If you want to change your Supplemental Health Plan coverage or enroll for the first time, you can do so during Open Enrollment through **bswift**.

ADA and Leave of Absence Requests

Americans with Disabilities Act (ADA) and Personal Leave of Absence administration are also moving to Aflac. Watch for webinars on these enhancements – coming soon.

Enhanced Life Insurance Coverage for Dependents

We're adding more Spouse and Child Life Insurance options and higher coverage amounts. You'll have the option to choose:

- **Spouse coverage** in $10,000 increments, equal to the lesser of your Supplemental Life Insurance coverage or $500,000 – with a guaranteed issue amount of $30,000 and no Evidence of Insurability (EOI) required. You must be enrolled in Supplemental Life Insurance to elect Spouse Life Insurance.
- **Child coverage** in $5,000 increments, up to $20,000 for your children – fully guaranteed and no EOI required. You must be enrolled in Supplemental Life Insurance to elect Child Life Insurance.

New Travel 365 Insurance

As we continue to expand our voluntary benefits to meet the unique needs of our employees, we are introducing Travel 365 Insurance through Chubb. Travel 365 can help if your travel plans are cancelled, interrupted or delayed, if your baggage is delayed and you need to purchase items or if you need medical attention.

Travel 365 is available 24/7 for overnight leisure travel when you're traveling 100 miles or more away from home. **Note:** Per state statute, this benefit isn't available to employees who live in New York.

No EOI Required for Life with Long-Term Care Insurance

While you can enroll in Life with Long-Term Care Insurance coverage at any time during the year, if you enroll during this Open Enrollment period, you won't have to provide EOI.



Why Pay Full Price?

YNHHS provides access to PerkSpot, your one-stop shop for exclusive deals and savings on a variety of products and services, including travel, electronics, apparel, movie tickets, restaurants, and more! Visit HR**Connect** to link to PerkSpot.

Health Savings Account Contribution Maximum Increase

The maximum amount you can contribute to the HSA if you enroll in the HDHP is increasing from $4,300 to $4,400 for individual coverage and from $8,550 to $8,750 for family coverage. Now you can save more to pay for qualified medical expenses – and save on taxes!

If you are currently enrolled in an HSA, **you must enroll each year**; your current election will not carry over to 2026.

Save on Taxes with the Flexible Spending Accounts

The Health Care and Dependent Care Flexible Spending Accounts (FSAs) let you pay for eligible health and dependent care expenses with pre-tax dollars deducted from your pay, which reduces your taxable income, so you save money on taxes. For 2026, you can contribute:

- **Up to $3,400 to the Health Care FSA – this is an increase of the current $3,300.**
- **Up to $7,500 to the Dependent Care FSA – this is an increase over the long-time $5,000 limit.** Now you can save more to pay for eligible dependent care expenses, like daycare, nannies, summer camps and elder care expenses – and save on taxes!

If you are currently enrolled in the FSAs, **you must enroll each year**; your current election will not carry over to 2026.



4 STEPS TO GET READY TO ENROLL!

While YNHHS is making some important changes to benefits for 2026, the enrollment process will remain the the same – with one new feature: Easy Enroll on **bswift**. Easy Enroll lets you re-enroll in your current benefits elections with a single click. For Flexible Spending Accounts, you will need to enter the amount you want to elect for 2026, if applicable – your current FSA elections won't carry over to the next year.

Take these steps to ensure you make the best decisions for 2026:

1 Review your Total Rewards Statement.

Mailed to your home earlier this month, this personalized statement provides a valuable snapshot of your Total Rewards from YNHHS.

2 Attend an employee webinar.

This is your opportunity to ask questions about what's new and your other benefits. To access these webinars, go to HRConnect and click **2026 Open Enrollment Webinar for Employees** for video and dial-in information.

Date	Time
October 14	3:00 – 4:00 pm
October 15	7:00 – 8:00 am
October 16	7:00 – 8:00 pm

Can't attend a live webinar? You can listen to a recording on HRConnect soon after the last session.



3 Visit the Virtual Benefits Fair!

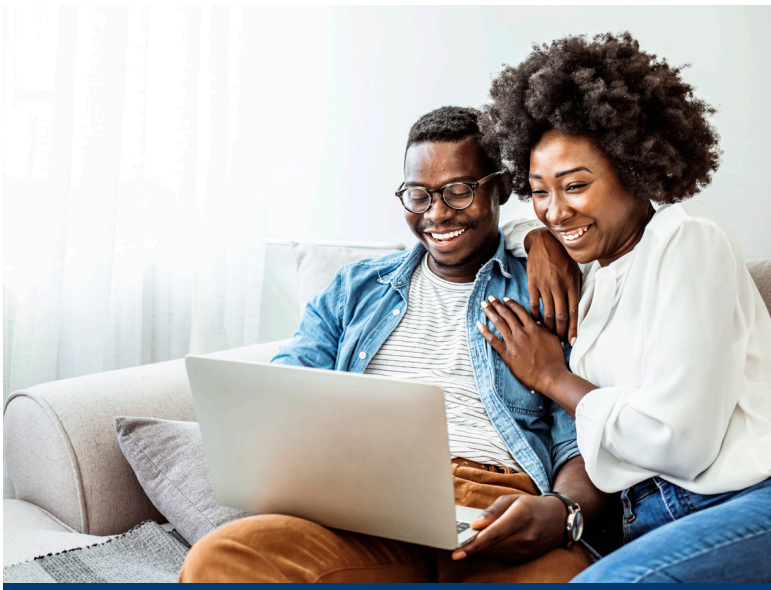
Beginning October 14, our Virtual Benefits Fair site will be updated with 2026 Open Enrollment and new carrier information. Visit the virtual benefits fair at **virtualfairhub.com/YNHHS**, or link to it from **ynhhs-benefits.org** or HR**Connect**. There, you can visit booths to learn about our vendors and the benefits we offer through them. Be sure to check out Capital Rx and Aflac to become familiar with these great new vendors. This site is available year-round, so you can access valuable information about your benefits anytime.

4 Review your dependents.

On **bswift**, review the dependents you are covering under your YNHHS plans to ensure they're still eligible for coverage. If you had a qualifying life event during the year, like a divorce, you'll need to update your coverage. **Note:** If you are covering your spouse under your YNHHS health plan, you'll need to attest that they are still your legal spouse to ensure you are only covering an eligible spouse under the YNHHS plans.

As a reminder, if you're eligible for coverage, you can also enroll:

- Your legal spouse;
- Your domestic partner (HDHP only);
- Your dependent children under age 26, including biological, step-, dependent, adopted and foster children and any children for whom you are responsible per court order; and
- Your dependent children over age 26 if fully dependent on you for support due to disability and covered by you prior to age 26.



Enroll by November 7, 2025

Starting October 27, visit **bswift** through Benefits**Connect** (**ynhhs-benefits.org**) to enroll. If you don't enroll, your current benefits elections, including your voluntary benefits, will carry over to 2026, except the Flexible Spending Accounts (FSAs) and Health Savings Account (HSA); which you must re-enroll in each year. Be sure to:

- Review benefits options and contributions and make any changes for 2026.
- Enroll or re-enroll in an FSA or HSA.
- Update your dependent and beneficiary information as needed.

Learn More About Your 2026 Benefits

While you're on Benefits**Connect**, be sure to check out the 2026 Benefits Guide to learn more about all your 2026 benefits options, so you can make the decisions that are right for you for 2026.