

# What's new for 2026

## Medical plans changes

### The \$3,300 Deductible Plan will become the \$3,400 Deductible Plan

Starting in 2026, the \$3,300 Deductible Plan will be updated to a \$3,400 Deductible Plan to meet IRS requirements for high-deductible health plans. The new limits are as follows:

- **In-network:** \$3,400/\$6,800 (employee/family)
- **Out-of-network:** \$6,800/\$13,600 (employee/family)

## Benefits All In:

Every family is unique and that includes their insurance needs. And, in some cases, those needs might be best fulfilled outside of Chubb's medical plans. Benefits All In (BAI) is an exclusive Chubb partner that can help employees understand the landscape of medical offerings that you and your family may be eligible for.

During Annual Enrollment, the Chubb Benefits Portal enrollment banner will include an option to access and complete a BAI survey. After you answer a few questions, BAI will evaluate if they can assist you explore alternative medical plan options. Experts at BAI will reach out to discuss these options and help you determine the best choice for you and your family. Participation in the survey or any conversations with BAI are completely voluntary.

## Health Savings Account contribution limit increases

The Health Savings Account (HSA) contribution limits for 2026 will increase to \$4,400 for employee only coverage and \$8,750 if you're covering dependents. If you are not currently using these savings or spending accounts, or if you are not contributing the maximum amount, consider doing so to maximize these valuable tax-advantaged options.

## Dependent Care Flexible Spending Account (DCFSA) limit increases

Contribution limits for the Dependent Care FSA will increase from \$5,000 to \$7,500. This increase allows you to set aside more pre-tax money to pay for childcare or elder care. By contributing to a DCFSA, you can save more on taxes while saving money to cover daycare, after-school care, summer camps and other child or elder care programs.

## HSA and FSAs in 2026:

Year	Health savings account <sup>1</sup>	Health care or limited purpose flexible spending accounts <sup>2</sup>
2025	\$4,300/\$8,550 (employee/family)	\$3,300
2026	\$4,400/\$8,750 (employee/family)	Announced in fall 2025

<sup>1</sup> For more information about the HSA, go to [page 28](#).

<sup>2</sup> For more information about the FSAs, go to [page 30](#).

## Secure your 2025 FSA rollover

If you are participating in a health care or limited purpose flexible spending account (FSA), up to \$660 in unused funds can roll over into 2026 — but only if you elect to contribute to the FSA during Annual Enrollment.

## Benefits changes and enhancements

- **Chubb family building and planning support:** In 2026, Chubb is expanding family building and planning services by increasing the current adoption reimbursement from \$3,500 up to \$15,000 for eligible expenses, including travel, legal fees and agency costs. In addition, reimbursement of up to \$15,000 is now available to help cover expenses related to surrogacy, providing valuable support for those pursuing this path to parenthood.
- **Progyny family building:** Progyny will continue offering fertility services for Aetna and Horizon members while expanding support for all employees growing their families through adoption and surrogacy. Employees will have access to coaching, mental health support and a user-friendly digital app to guide them throughout their journey.
- **Progyny menopause support:** Aetna and Horizon plan members can now contact Progyny for menopause support. Progyny's solution offers recommendations to a specialized network of providers trained in perimenopause, menopause and midlife care. It offers personalized treatment and support plans, preferred appointments with in-network specialists and access to a care advocate to coordinate care and provide support.
- **Healthy Paws:** You will be able to enroll in Healthy Paws directly through the Chubb Benefits Portal during Annual Enrollment. This will make it easy to get a quote, enroll and set up direct debit from your personal bank account.
- **Travel 365:** This Chubb leisure travel plan provides solutions and insurance protection for sickness, injuries and emergencies that can impact your travel plans. In 2026, employees living in Missouri and Oregon will become eligible for coverage.

