

## Open Enrollment for 2026 Benefits

**Monday, October 6 through Thursday, November 6, 2025, 5:00 p.m. (CST)**

This issue of *HRExpress* is dedicated solely to this year's Open Enrollment period. Please read this information carefully. You will also receive an enrollment task in Workday and an announcement on the Workday homepage to help direct your Open Enrollment efforts.

Contact your [Human Resources Associate \(HRA\)](#) with any questions.

### What You Need to Know

- The Open Enrollment period is your only opportunity to review your current State of Iowa benefit coverage and make changes for 2026 (unless you have a [qualified life event](#) in 2026.)
- **Health and Dental Enrollment for 2026** - If you do not make any changes to your health and/or dental insurance during this Open Enrollment period, your 2025 options and coverage level (single or family) for health and/or dental will automatically remain the same in 2026. Please note, this is an open dental enrollment for SPOC-covered employees.
- **Flexible Spending Account Notice** - If you currently use a Health Flexible Spending Account (FSA) or the Dependent Care FSA, you will need to re-enroll during the Open Enrollment period to maintain access. The maximum Health FSA contribution for 2026 is \$3,300, and the maximum Dependent Care FSA contribution has increased to \$7,500.
- **Save for Later** - Open Enrollment takes place in Workday. If you start the process and decide to take a break, be sure to choose "Save for Later" to save your work. When you do this, you **MUST** go back and finish your enrollment before the deadline date. Your final enrollment selections will not be processed unless you finish and select the "Review and Sign" section. **No enrollments will be accepted after the deadline date.**
- **Domestic Partners** - All employees covering a domestic partner will be contacted by their HRA to complete a new declaration before Friday, October 24, 2025. If you need to add a Domestic Partner, please contact your [HRA](#).
- **Disabled Dependents** - All employees covering a disabled dependent over the age of 26 will be contacted by their HRA to complete a new certification before Friday, October 24, 2025. If you need to add a disabled dependent, please contact your [HRA](#).

- **Full-time Students** - All employees covering a full-time student over the age of 26 will be contacted by their HRA to complete a new certification before Friday, October 24, 2025. If you need to add a full-time student, please contact your [HRA](#).
- The **vision insurance program** is administered by World Insurance. Enrollment is NOT done in the Workday system. Open enrollment for vision will take place in January and February of 2026, with elections taking effect on April 1, 2026. Additional information will be shared in December.

## A Step-By-Step Guide

Work through the links below to guide you through the Open Enrollment process:

[Step One](#): Determine Your Eligibility and Review Benefits

[Step Two](#): Finalize Your Decisions

[Step Three](#): Proceed to Open Enrollment in Workday

## Step One: Determine Your Eligibility and Review Benefits

### Benefit Eligibility

These are the benefits you can elect during the Open Enrollment period. You are eligible for the following benefits based on the number of hours you work per week.

Work at least 30 hours per week	Work 20-29 hours per week
Health insurance	Health insurance
Health insurance opt-out	N/A
Dental insurance	Dental insurance
Flexible Spending Accounts	Flexible Spending Accounts
Life and long term disability insurance	N/A
Pre-tax premium conversion	Pre-tax premium conversion

To determine eligibility for your family members, review the information on the [Benefit Eligibility for Family Members](#) web page.

## Health Insurance

During the Open Enrollment period (or as a result of a [qualified life event](#)), you may enroll in health coverage, change to a family or single plan, or add or remove eligible family members to your health insurance.

**All employees (except SPOC-covered) can choose one of these two health insurance options for 2026:**

- **Iowa Choice:** Offers access to a large selection of doctors and hospitals in Iowa and in counties sharing a border with Iowa. Iowa Choice is a Health Maintenance Organization (HMO) plan. Providers who participate belong to the Wellmark Blue HMO network. Benefits for covered services are available only when received from Wellmark Blue HMO network providers. Services received from non-participating providers will not be paid by Wellmark. Visit the [Wellmark](#) website to check participating providers in your area. Services received from out-of-network providers may be covered in the case of accidental injuries or emergencies.
- **National Choice:** Offers access to a large selection of doctors and hospitals in Iowa and nationwide. With National Choice, you may seek health care from any provider located in the United States. While you can see any provider you choose, you will have lower out-of-pocket expenses if you choose a [Wellmark](#) Blue Preferred Provider Organization (PPO) network provider.

### For SPOC-Covered Employees Only

- **Alliance Select:** Offers access to a large selection of doctors and hospitals in Iowa and nationwide. With Alliance Select, you may seek health care from any provider located in the United States. While you can see any provider you choose, you will have lower out-of-pocket expenses if you choose a [Wellmark](#) Blue PPO network provider.

## Health Insurance Summary

To assist you in making an informed decision about the best coverage for you and your family, review your health insurance options outlined on the [2026 Open Enrollment webpage](#), including:

- A side-by-side summary of the Iowa Choice and National Choice options.
- A summary of the Alliance Select plan (for SPOC-covered employees only.)

## 2026 Monthly Iowa Choice and National Choice Premiums

Please note, changes to your health insurance premium deductions will be reflected on the payslip issued December 26, 2025.

Full-time employees (30+ hours per week)	Total Premium	State Share	% of State share	Employee share	% of employee share
Iowa Choice					
Employee	\$900.00	\$836.00	93%	<b>\$64.00</b>	7%

Family	\$2,106.00	\$1,896.00	90%	<b>\$210.00</b>	10%
<b>National Choice</b>					
Employee	\$988.00	\$836.00	85%	<b>\$152.00</b>	15%
Family	\$2,314.00	\$1,896.00	82%	<b>\$418.00</b>	18%
<b>Part-time employees (20-29 hours a week)</b>	<b>Total premium</b>	<b>State share</b>	<b>% of State share</b>	<b>Employee share</b>	<b>% of employee share</b>
<b>Iowa Choice</b>					
Employee	\$900.00	\$418.00	46%	<b>\$482.00</b>	54%
Family	\$2,106.00	\$948.00	45%	<b>\$1,158.00</b>	55%
<b>National Choice</b>					
Employee	\$988.00	\$418.00	42%	<b>\$570.00</b>	58%
Family	\$2,314.00	\$948.00	41%	<b>\$1,366.00</b>	59%

### 2026 Monthly Alliance Select Premiums (SPOC-covered only)

Full-time employees	Total premium	State share	% of State share	Employee share	% employee share
Single	\$824.05	\$782.85	95%	<b>\$41.20</b>	5%
Employee and Child(ren)	\$1,559.93	\$1,372.73	88%	<b>\$187.20</b>	12%
Employee and Spouse	\$1,687.65	\$1,485.13	88%	<b>\$202.52</b>	12%
Family	\$2,529.01	\$2,149.65	85%	<b>\$379.36</b>	15%

### \$125 Medical Credit (Previously Called Health Insurance Opt Out)

If you opted out of health insurance in 2025 and want to continue the option in 2026, the election will roll over into 2026. If you want to opt out beginning in 2026, you will need to do so in the medical insurance section of the open enrollment process in Workday.

You may be eligible for the \$125 medical credit if:

- You are a full-time (30 or more hours per week) benefit-eligible employee  
**AND**

- You are NOT covered by an Alliance Select (SPOC-covered), Iowa Choice, or National Choice active or retiree health insurance option through a family member.

The \$125 opt-out payment is:

- Paid on the first payslip of the month
- Taxed as part of your income as your W-4 requested withholding status

## Dental Insurance

During the Open Enrollment period (or as a result of a [qualified life event](#)) you may enroll in dental coverage, change to family or single coverage, or add or remove eligible family members to your dental insurance.

## Dental Insurance Summary

Summaries of the Delta Dental plans are available on the [2026 Open Enrollment web page](#).

### 2026 Monthly Dental Premiums for All Employees (Except SPOC-Covered)

Full-time employees (30+ hour a week)	Total premium	State share	% of State share	Employee share	% of employee share
Employee	\$38.00	\$38.00	100%	<b>\$0</b>	0%
Family	\$96.00	\$48.00	50%	<b>\$48.00</b>	50%
Part-time employees (20-29 hours a week)	Total premium	State share	% of State share	Employee share	% of employee shareA
Employee	\$38.00	\$19.00	50%	<b>\$19.00</b>	50%
Family	\$96.00	\$24.00	25%	<b>\$72.00</b>	75%

### 2026 Monthly Dental Premiums for SPOC-Covered Employees

Full-time employees	Total premium	State share	% of State share	Employee share	% of employee share
Single	\$38.00	\$38.00	100%	<b>\$0</b>	0%
Family	\$95.00	\$74.00	78%	<b>\$21.00</b>	22%

Please note, per the SPOC Collective Bargaining Agreement, this is an open dental enrollment for SPOC-covered employees. The 2026 dental insurance premiums will be reflected beginning with the payslip issued December 26, 2026.

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## Flexible Spending Accounts

A Flexible Spending Account (FSA) allows you to set aside money from your payslip (with no tax withholding) to pay for medical or dependent care expenses. **If you wish to make contributions in 2026 to a Health or Dependent Care FSA, you must actively enroll during this Open Enrollment period.**

For more information about who is covered under your FSA, please visit the [FSA web page](#).

Here's how the program works:

- You decide how much to set aside annually for health or dependent care expenses, or both. This amount is divided equally by 24 pay periods.
- Through payroll deduction, this amount is taken from your payslip before taxes and deposited into your FSA account(s).
- You incur an expense and choose a claim option to receive reimbursement.
- ASIFlex (the State's FSA vendor) processes your claim and sends you reimbursement by direct deposit or check. You may elect to have your reimbursements placed directly into your checking or savings account by adding direct deposit information when you log into your account on the [ASIFlex website](#).
- The automatic payment option allows you to be reimbursed for expenses without having to submit claim forms or supporting documentation.
- For those who newly enroll in FSA, please note that ASIFlex debit card does not automatically send out. For more information on how to obtain an ASIFlex debit card, please visit the [Health FSA Debit Card](#) web page.

## Health FSA

A Health Flexible Spending Account (HFSA) is for eligible medical expenses such as coinsurance, copays, deductibles, over-the-counter (OTC) drugs, and for prescription drugs for health, dental, and vision care for you, your spouse, and your dependents.

With the Health FSA, certain medical expenses for you and your eligible family members can be reimbursed. Medical expenses eligible for reimbursement include most medically-necessary health care expenses which are not paid through medical or dental insurance plans. Information on commonly claimed expenses is available at the [ASIFlex Eligible Expenses](#) website or from ASIFlex customer service at 800-659-3035.

Your share of health and dental insurance premiums are not eligible for reimbursement from the Health FSA since premiums are made with pretax dollars.

**Maximum Annual Health FSA Election:** The maximum Health FSA contribution is \$3,300 in 2026. This limit is per employee, not per household. A State employee's limit is not lowered if the employee's spouse also contributes to a health FSA plan, whether the spouse works for the State or elsewhere.

**Carryover Amount:** Your unused 2025 Health FSA contributions remaining at the end of the year can be carried over to reimburse expenses incurred during calendar year 2026, up to the maximum amount of \$640. The carryover will not reduce your 2026 election, but must be used in 2026 or it will be forfeited.

Should you leave employment in 2026, your ability to receive reimbursement from carryover dollars ends on the last day of the final month of your employment.

## Dependent Care FSA

A Dependent Care Flexible Spending Account (DCFSA) is for expenses of child care for a child under 13 or an adult incapable of self-care so you and your spouse, if any, remain able to work. **DCFSA is not for medical expenses for your dependents.** Information on commonly claimed expenses is available at the [ASIFlex Eligible Expenses](#) website or from ASIFlex customer service at 800-659-3035.

**Maximum Annual Dependent Care FSA Elections:** The maximum annual Dependent Care FSA contribution is \$7,500 per household (up to \$3,750 each if you are married and file a separate tax return).

**Grace Period:** The grace period for the Dependent Care FSA allows you to incur eligible expenses through March 15, 2026. For instance, if your 2025 Dependent Care FSA election is \$5,000 and you incur claims totaling \$4,400 in 2025, you can incur claims for \$600 from January 1, 2026 through March 15, 2026, and be reimbursed from your 2025 Dependent Care FSA.

Your 2026 FSA payroll deductions will be reflected on your payslip issued January 9, 2026.

## Life Insurance

The State of Iowa's life insurance plan provides your family financial protection in the event of your death. Each year, you can make changes to your supplemental life insurance coverage during the Open Enrollment period.

### Basic Life Insurance

The State pays 100% of the premium for basic life and accidental death and dismemberment (AD&D) insurance. The amount of basic coverage is:

Eligible Employees	Basic Life Insurance*
All employees except SPOC-covered	\$20,000
SPOC-covered employees	\$50,000

\*Age restrictions begin at age 65

### Supplemental Life Insurance

In addition to the basic life insurance coverage, you have an opportunity to elect supplemental term life insurance at group rates.

Eligible Employees	Minimum Amount of Supplemental Life Insurance Available*	Purchase Additional Coverage in Increments of	Maximum Amount of Supplemental Life Insurance Available*
All employees except SPOC-covered	\$5,000	\$5,000	\$100,000
SPOC-covered employees	\$100,000	\$100,000	\$1,000,000



\*Age restrictions begin at age 65

Rates for supplemental life insurance can be found on the [2026 Open Enrollment web page](#). Increases, decreases, or cancellation of supplemental life insurance are made in Workday.

**Increasing Your Supplemental Life Insurance:** During the Open Enrollment period, you may elect to increase your supplemental life insurance coverage up to the maximum amount allowed of \$100,000 (or \$1,000,000 for SPOC-covered employees.) Any increases to your supplemental life coverage must be approved by The Standard Life Insurance Company before becoming effective.

Employees should not submit Evidence of Insurability (EOI) during Open Enrollment. After Open Enrollment, you will be sent, via mail to your home address, a letter from The Standard with directions that will guide you through the required online EOI Medical History Statement (MHS). EOI is subject to approval. If the EOI Medical History Statement (MHS) is not on file by Monday, January 5, 2026, your request for additional supplemental life insurance will be denied.

If approved, the increase in supplemental life coverage will be effective January 1, 2026, or the first of the month following notification of approval by The Standard.

**Decrease or Cancellation of Your Supplemental Life Insurance:** During the Open Enrollment period, you may elect to decrease the amount or cancel your supplemental life insurance. The decrease or cancellation does not require approval and will be effective January 1, 2026.

**No Change in Your Supplemental Life Insurance:** If you do not want to change the amount of your supplemental life insurance, you do not have to re-elect the amount. Your 2025 election will carry forward into 2026. EOI is not required if you are not making any changes.

**Check Your Life Insurance Beneficiaries:** The Open Enrollment period is the perfect time to review, add, or change your life insurance beneficiaries, even though life insurance beneficiaries can be added or changed in Workday at any time during the year.

If you have not added or updated your life insurance beneficiaries, don't delay. Having an up-to-date beneficiary designation will help ensure your life insurance benefits are directed where you intend. There are instructions on the [2026 Open Enrollment web page](#) to assist with updating beneficiaries.

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## Premium Conversion Plan

The Premium Conversion Plan allows you to pay your share of health, dental, and supplemental life insurance before federal, state, and FICA taxes are calculated. By deducting premiums from your salary on a pretax basis, you save money on your income and FICA taxes.

All employees are enrolled in the Premium Conversion Plan at the time they are hired, unless they opt out during their first 30 days of employment.

If you wish to change your participation in the Premium Conversion Plan for 2026 (elect into or out of this benefit), complete the [Premium Conversion \(Pretax\) Program form](#) and send it to your [Human Resources Associate](#). If you choose to change your participation, you may not make another change until the 2027 Open Enrollment period, unless you have a [qualifying life event](#).



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## Step Two: Finalize Your Decisions

There are many factors to consider when choosing your benefits for 2026. Be sure to utilize these resources fully to help you finalize your Open Enrollment decisions.

**Digital Open Enrollment Course** - Check out the new [Open Enrollment Digital Course](#) available in Workday Learning! This on-demand course will explain your benefit options and demonstrate how to complete your Open Enrollment benefits review. Attached to this course, you will also find our [2026 Open Enrollment Smart Guide](#) with step-by-step instructions for completing your benefits review. All benefits-eligible employees will receive a notice from Workday on October 6 with a link to complete this course.

**Model My Pay** - Learn more about Workday's Model My Pay feature, giving you the opportunity to model hypothetical changes to your pay. This feature is available for employees with pay results in Workday, excluding DOT. Accessed through the Benefits and Pay Hub on the Workday homepage, Model My Pay allows you to adjust tax elections, deductions, and earnings to view an approximation of how the hypothetical changes will affect your pay. Refer to the [Model My Pay Smart Guide](#) to help you finalize your Open Enrollment decisions.

**When you know what benefits you would like to elect or change, please move on to Step Three.**

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## Step Three: Proceed To Enrollment in Workday

Employees will make their 2026 benefit elections in [Workday](#). The [Open Enrollment Smart Guide](#) provides detailed instructions with screenshots for completing Open Enrollment on your PC or mobile device.

DOT employees will also complete Open Enrollment in their Workday tenant. For additional guidance with Open Enrollment, DOT employees should refer to their [DOT Job Aid](#) for instructions.

### Important reminders:

- If you do not make any changes to your health or dental insurance during this Open Enrollment period, your 2025 option and coverage level for health and dental will automatically remain the same in 2026.
- Flexible Spending Accounts - If you currently use a Health Flexible Spending Account (FSA) or the Dependent Care FSA, you will need to re-enroll during the Open Enrollment period to maintain access. If you wish to enroll for 2026, refer to the [FSA Smart Guide](#) to update your elections in Workday.
- Once you have logged into Workday, open the Open Enrollment announcement and click the blue "Employee Benefits Open Enrollment" selection. Then, click "Let's Get Started." Select "Manage" on each of the Benefit Cards to update your benefit elections. Once you have gone through the

different benefits and saved those actions, **you must choose “Review and Sign” to e-sign by selecting the “I agree” checkbox and clicking submit.**

- To take a break in the open enrollment process in Workday, choose “Save for Later” to save your work. When you do this, be sure to go back and finish your enrollment before the deadline date. Your final enrollment selections will not be processed unless you finish the process and select the “Review and Sign” section.
- **No enrollments will be accepted after the deadline time and date.**

**Action is needed in Workday during the Open Enrollment period if any of the following apply to your situation:**

#### **Health Insurance**

- Enroll, change, or cancel your health insurance plan
- Change your coverage level
- Add or remove eligible family members
- Elect the health insurance opt out
- Decline coverage if no health coverage is needed

#### **Dental Insurance**

- Enroll in dental insurance
- Cancel your dental insurance
- Change your coverage level
- Add or remove eligible family members
- Decline coverage if no dental coverage is needed

#### **Flexible Spending Accounts**

- Enroll in the Health Flexible Spending Account and elect up to a maximum of \$3,300 in 2026
- Enroll in the Dependent Care Flexible Spending Account and elect up to \$7,500 if married and filing a joint tax return, or \$3,750 if married and filing a separate tax return for 2026

#### **Basic and Supplemental Life Insurance**

- Ensure you are enrolled in Basic Life, which is paid for by the state.
- Increase the amount of supplemental life insurance, up to the maximum amount available
- The Evidence of Insurability (EOI) process has changed - employees wishing to add or increase their supplemental life insurance should not submit EOI documentation during Open Enrollment. The Standard will contact you after the Open Enrollment period ends.
- Decrease the amount of your supplemental life insurance election
- Cancel your supplemental life insurance

#### **Premium Conversion**

- Change whether the premiums for health, dental, and supplemental life insurance are taken pre-tax (before federal, state, and FICA tax) or post-tax (after federal, state, and FICA tax)

### **Important Dates to Remember**

- **November 6, 2025, 5:00 p.m. (CST)** - The Open Enrollment period for 2026 benefits ends

- **December 26, 2025** - Changes to health and dental insurance deductions are reflected on payslip
- **January 1, 2026** - Benefit elections made during this Open Enrollment period are effective
- **January 5, 2026** - The Evidence of Insurability (EOI) must be on file with The Standard, for those who newly enrolled in or requested an increase in the coverage amount of supplemental life.
- **January 9, 2026** - FSA elections will be deducted starting on the payslip issued that day

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*HRExpress* is a publication for State of Iowa employees.

For prior editions, visit the [HRExpress webpage](#). If you have questions or suggestions for future content, please contact us at [hrexpress@iowa.gov](mailto:hrexpress@iowa.gov). Thank you!