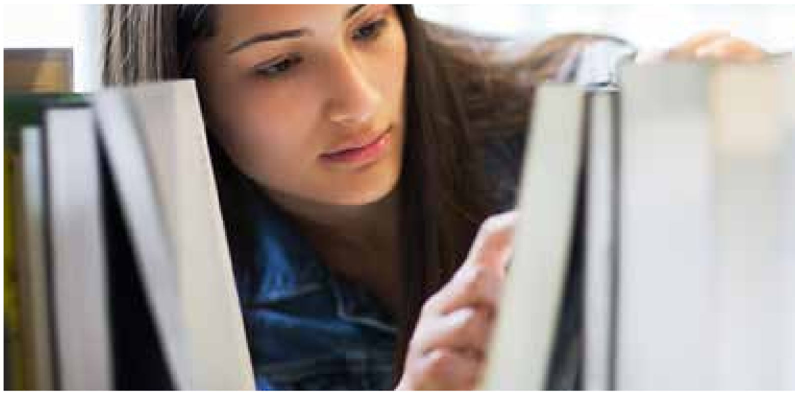
2026 BENEFITS UPDATE

What's New for Your Total Wellbeing



Review. Choose. Enroll.

October 24 – November 7, 2025

wgubenefits.com

OPEN ENROLLMENT 2026

OCTOBER 24 – NOVEMBER 7

Our 2026 benefits provide you with great coverage for all facets of your life — from health and wellness to financial protection. Be sure to take advantage of this opportunity to learn about your benefit options and enroll.

What's New for 2026?

Delivering benefits and options that help you achieve your total wellbeing goals remains a priority each year. The following updates will become effective on January 1, 2026.

Medical Plan Cost

There will be a modest increase in your payroll deductions for WGU medical coverage. Depending on your coverage election, your payroll deductions will increase up to $15 per paycheck. All other premiums paid via payroll will remain the same. Your deductibles and out-of-pocket maximums remain the same. Detailed 2026 cost information for all WGU benefits is available on **wgubenefits.com**.

Virtual Care

If you enroll in the UnitedHealthcare High Deductible Health Plan (HDHP), Virtual Care visits will be covered pre-deductible.

Dependent Care FSA Increase

If you set aside pretax funds for dependent care needs in a Flexible Spending Account (FSA), the maximum amount you may contribute will increase from $5,000 to $7,500 in 2026.

GLP-1 Coverage

Effective January 1, 2026, GLP-1 medications prescribed for weight loss will be removed from WGU's preventive drug list. This means they will be subject to your plan's deductible and coinsurance. These medications will continue to be covered under our medical plans for employees who meet eligibility requirements, including participation in the Milestones program with Omada. Coverage for GLP-1 medications prescribed for the treatment of type 2 diabetes remains unchanged—they will continue to be included on the preventive drug list.

Hearing Aids

The copay and cost share will change for hearing aids to $50 (single) or $100 (bilateral) on the Surest Informed Choice Health Plan and 0% cost share after meeting your deductible on the UnitedHealthcare High Deductible Health Plan.

Empower Retirement Savings Plan

Empower is WGU's new retirement savings plan administrator. The week of October 19, 2025, you will be able to set up and access your account online.

Should You Consider the Other Plan?

Both the UnitedHealthcare High Deductible Health Plan (HDHP) and Surest Informed Choice Health Plan (ICHP) share the same broad network of doctors. Here's a quick review of advantages to each plan.

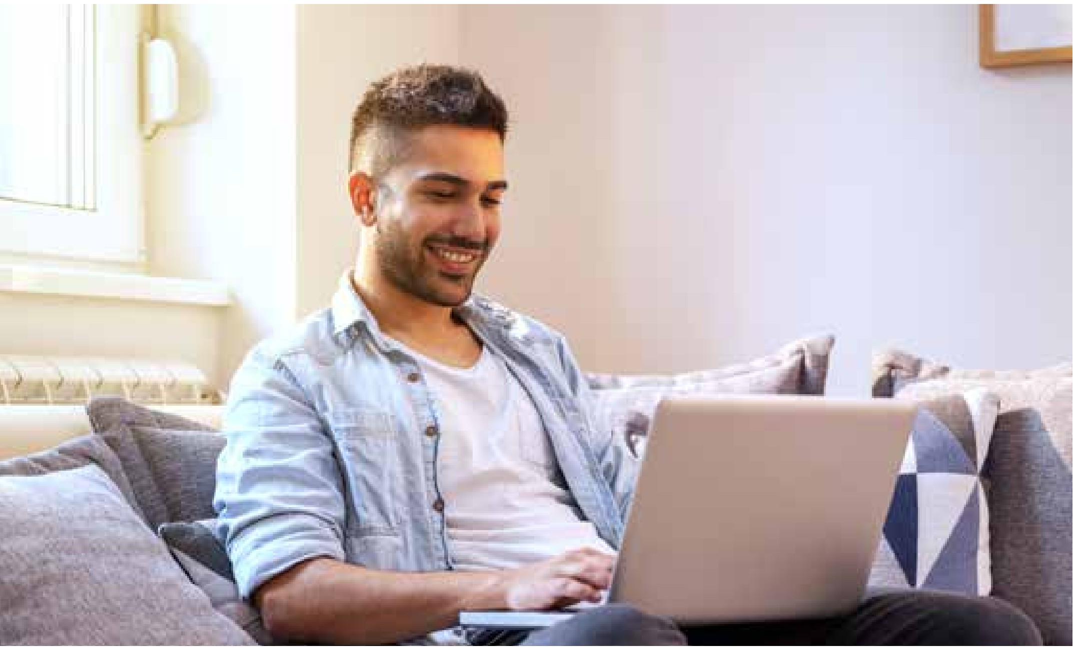
Why the UnitedHealthcare High Deductible Health Plan (HDHP)?

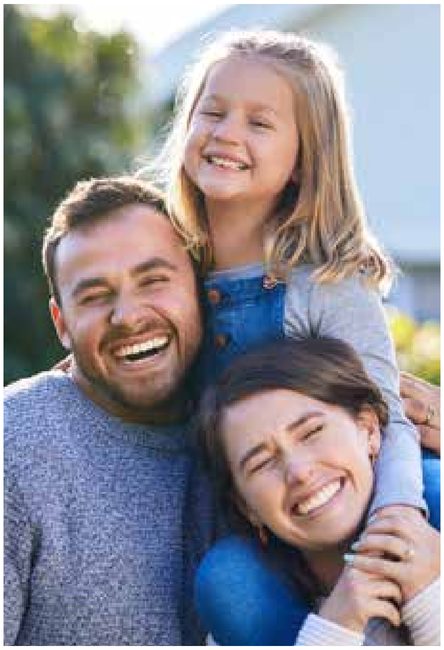
If you love the idea of saving for the future with pretax dollars while having access to quality healthcare providers, the HDHP is a strong choice. This plan provides access to an Health Savings Account (HSA) account with a generous matching HSA contribution from WGU and tax-advantaged savings for you.

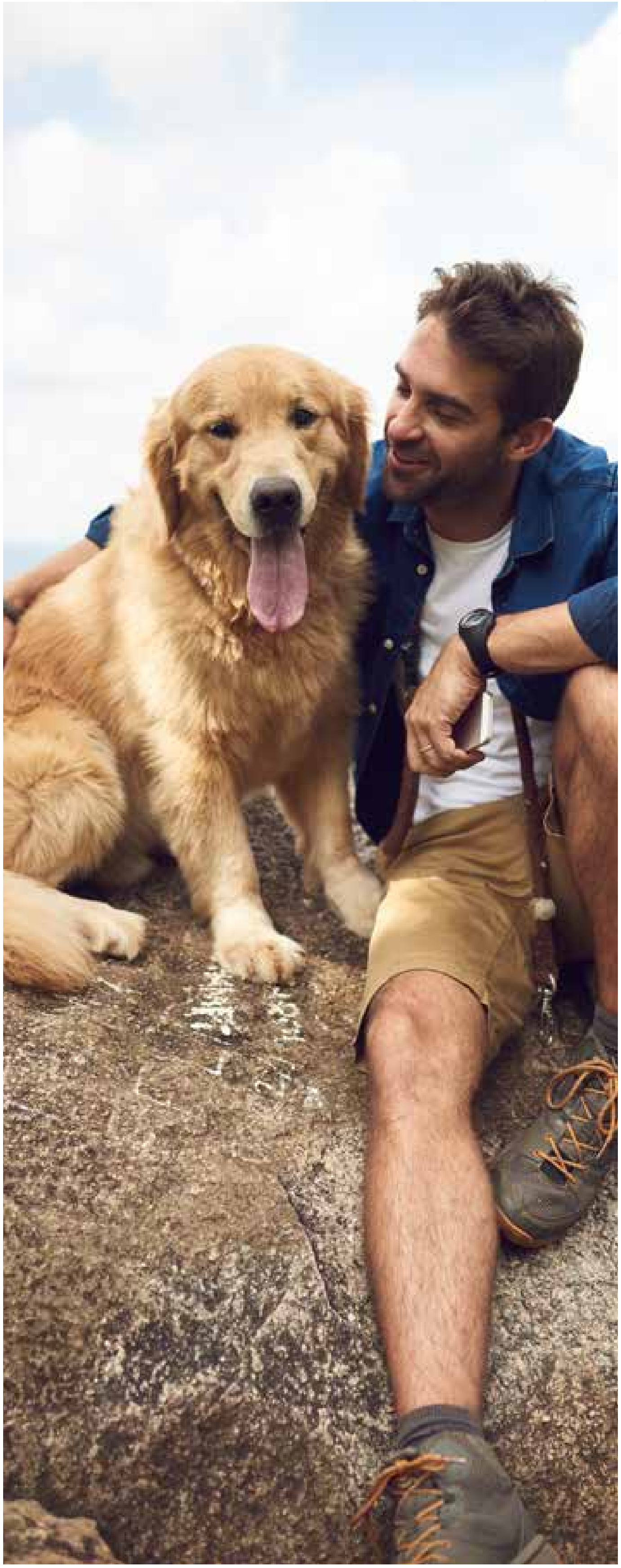
The HDHP also makes you eligible for WGU's matching contribution to an HSA. WGU will contribute $38.46 per pay period, up to $1,000 per year if you have employee only plan, and up to $76.92 per pay period, up to $2,000 per year if you are on an employee + dependents plan. Along with WGU's matching contribution, you can earn up to an additional $750 annually if you participate in WGU's medical plan wellbeing incentive program by completing preventive activities in the Sonic Boom portal. This combination gives you more control over your money, and rewards you for making healthy, cost-conscious choices.

An HSA can be a smart move if you're interested in growing your health savings for the future. Your balance is yours to keep each year, and as long as you're enrolled in an HDHP plan, you can contribute funds to it that can be invested once you reach a minimum balance. If you live in Utah, you will have access to providers in the Options PPO network, which includes providers at the University of Utah and Intermountain Health. If you live outside of Utah, you will have access to the UHC Choice Plus network of providers.

Open Enrollment is a great time to evaluate how you're using your benefits to make sure you're getting the best value for your benefit dollars. If you like predictability and shopping around for the best cost, the ICHP might be the right choice. If you prefer a more traditional benefit plan with the ability to save funds for the future through a Health Savings Account, the HDHP may be a great option. Both plans offer the same provider network, so Open Enrollment is a perfect time to determine which plan aligns best with how you use your benefits and your overall financial goals.







Why the Surest Informed Choice Health Plan (ICHP)?

The Surest Informed Choice Health Plan (ICHP) is designed to offer a simpler healthcare experience. It gives you access to the same network of providers and free, in-network preventive care as the HDHP. Plus, you have clarity around costs of care through the Surest app. Consider how the ICHP's features might fit your needs:

A broad network of doctors with transparency into quality of care: The ICHP makes it easy to spot high-quality providers in the broad UnitedHealthcare network. When you search for a provider, you'll see a range of copays (flat fees for services) and bundled pricing for the providers in your area. Providers with higher quality ratings have lower copays.

Predictable costs and access to a Healthcare Flexible Spending Account (FSA): The Surest app makes it easy for you to understand what you'll pay before you go to the doctor, so you'll know in advance exactly what your cost will be. You can also make tax-free contributions to a Healthcare FSA to pay eligible medical expenses.

No deductible before the plan begins to pay: The ICHP does not have a deductible, meaning you will be able to access care at predictable copays from your very first doctor's visit.

Intuitive digital experience: The Surest app and member portal offer an integrated, seamless experience, making it easy to access your healthcare information anytime.

Surest 1:1 Virtual Consultation

You can schedule a time with a Surest representative to ask specific questions regarding this plan before you enroll. Use this QR code to schedule a time that is convenient for you.

Surest 1:1 Virtual Consultation

For All Benefits Resources, Visit WGUBenefits.com

Access your current WGU benefits information by visiting **wgubenefits.com** during Open Enrollment and throughout the year to:

- View what's changing for 2026
- Learn which WGU benefits best help you and your family
- Compare medical plans to see which option is the best fit for your needs
- Access ALEX for a personalized recommendation on the best WGU health plan
- Learn about common healthcare topics with exclusive access to our Video Library
- And so much more!

ALEX: Your Decision Support Tool

During Open Enrollment, access ALEX, an online tool to help you learn more about your medical benefits and decide what medical plan to enroll in. Once you complete your profile and answer questions about your coverage needs, ALEX will recommend a WGU plan for you. We also gave ALEX an upgrade: you can use it to help with your retirement savings plan this year.

Visit **start.myalex.com/wgu** to get started.

24/7 Telehealth Options

Access UHC's network of 24/7 Virtual Visit providers for on-demand care. Dr. On Demand, Teladoc, and Amwell appointments are available through your plan's app.

Omada® Personalized Health Program

Omada® is a personalized health program that helps you work toward your goals—whether that's managing your weight, building healthier habits, or improving overall wellbeing. Programs include Diabetes prevention and management, Musculoskeletal prevention and management, as well as Hypertension management. With support from real health coaches and easy-to-use digital tools, Omada makes it simpler to create lasting, positive changes at your own pace.

If you or your covered dependents are enrolled in a WGU medical plan and are accepted into the program, you'll receive the program at no additional cost.

Do I Need to Enroll During Open Enrollment?

No, but even if you don't plan to make any changes during Open Enrollment, it's always a good idea to double-check your elections to ensure your current coverage still fits your family's needs.

After Open Enrollment ends, you cannot change your benefit elections unless you experience a Qualifying Life Event (QLE), such as a change in marital status, having a baby, or adopting a child. If you experience a QLE, you have 30 days from the date of your event to make changes to your benefit elections. Learn more about QLEs by visiting the Life Events page on **wgubenefits.com**.

Note: With the exception of Flexible Spending Accounts (FSAs), all of your other 2025 benefits will continue next year under the 2026 plan options.

FSAs do not automatically carry over to the next year, so you must take action if you wish to contribute funds into an FSA in 2026.

ID Cards

If you are enrolling in a WGU medical plan for the first time, or if you change your medical plan for 2026, you will receive a new medical ID card, which includes your pharmacy ID, in December. If you keep your current medical plan, you will continue to use your existing ID card.

2026 Employee Contributions for Medical Coverage

For 2026, there will be a modest increase in your payroll deductions for WGU medical coverage. Depending on your coverage election, your payroll deductions will increase up to $15 per paycheck. All other premiums paid via payroll will remain the same. Detailed 2026 cost information for all WGU benefits is available on **wgubenefits.com**.

2026 Healthcare FSA Contribution Limit

The Healthcare FSA limit for 2026 has not been released yet. It is currently $3,300 for 2025. If you elect the maximum FSA amount, your contributions will be updated to the new maximum when released. When making your 2026 elections, calculate your total contribution wisely. Any remaining balance of $660 or less will be carried over to the next year. You will lose any unused funds in excess of $660. You will have until March 31, 2027, to submit healthcare claims for eligible expenses incurred during 2026.

FSA and HSA Debit Cards

Just like your bank cards, your FSA and HSA debit cards remain current until the printed expiration date on each card. When you're enrolled in an FSA or have an HSA, new cards are automatically sent before they expire.

Carrot Card: Prescriptions Enabled for 2026

WGU introduced the Carrot Card for qualified expenses in 2025. Starting in 2026, you can use the Carrot Card to pay for eligible prescriptions related to fertility and hormone care.

wgubenefits.com/Wellbeing/Family-Planning-Management

2026 HSA Limit

Federal tax rules set the maximum HSA contribution limit for each year. Keep in mind, the maximum amount you and WGU can contribute to your HSA is determined by annual limits that the IRS sets. In 2026, the total contribution limits are $4,400 if you have employee-only medical plan coverage, and $8,750 if you cover dependents.

YOUR OPEN ENROLLMENT RESOURCES

Resource	What It Can Help With	Contact
My Benefits Website	The My Benefits website helps you discover what plans WGU has to offer you and your family, choose your benefits based on your unique needs, learn about common healthcare topics with exclusive access to our Video Library, and so much more!	Visit: **wgubenefits.com**
Health Advocate	If you have questions about your benefits, you may contact Health Advocate for additional support. Our partners at Health Advocate are extremely knowledgeable in all of WGU's benefits and will be able to help you determine which plan may work best for you and your family.	Visit: **healthadvocate.com/wgu** Call: 866-695-8622
Medical Plan Decision Support: ALEX	Learn about your benefit options and choose the right medical plan for you with ALEX, your decision support tool.	Visit: **start.myalex.com/wgu**
HDHP	Visit the UHC website to access a range of features including finding network providers, checking benefits, reviewing plan details and available resources. UHC provides a convenient solution for managing healthcare needs all in one place!	Visit: **preview.whyuhc.com/wgu**
ICHP	Schedule a 1:1 consultation to learn more about this plan and answer any questions you have prior to enrolling. Once a member, the Surest mobile app will show you pricing for provider visits before you show up for your visit. You will find bundled pricing for provider visits and labs depending on the services you need and access to multiple virtual care options.	Visit: **britehr.app/WGU-2025**
Pharmacy	Search for available pharmacy locations near you online at CVS Caremark (account login required).	Visit: **caremark.com**
WGU's P&T People Center	Receive help with questions about WGU benefits or Open Enrollment.	Access from the homepage of the WGU Home Site or **wgu.service-now.com** (requires WGU login)

Western Governors University
4001 South 700 East, Suite 700
Salt Lake City, UT 84107