

What's Changing for 2026?

The following changes will be effective Jan. 1, 2026, or as noted.

Select EPO Plan not Accepting New Participants

- The **Select EPO Plan medical option will be discontinued effective Jan. 1, 2027**. New enrollees will not be accepted during 2026 Open Enrollment.
- If you are a current participant in the *Select EPO Plan*, you can remain enrolled for 2026, but you will have to choose a different medical option, or be defaulted into one, during the 2027 Open Enrollment period.

Value CDH Plan Changes

- The *Value CDH Plan* annual deductibles will increase to \$1,700 for Employee-Only coverage and \$3,400 for all other coverage levels to comply with IRS requirements for high-deductible health plans.

Critical Illness Plan Changes

- The Critical Illness Plan will pay benefits for some additional conditions including certain childhood diseases, neurological conditions, severe burn and brain tumor.
- The enhanced plan will also increase the benefit amount for several already covered conditions, with payments of up to 100% on many diseases and conditions.
- The monthly contributions per \$10,000 in coverage will decrease.

Spouse Life Insurance Changes

- The spouse life insurance guaranteed issue will increase to \$70,000 without providing Evidence of Insurability. If you currently have spouse life insurance below the new limit, you can increase up to \$70,000 during Open Enrollment.
- If you have not previously elected spouse life insurance and you elect it during Open Enrollment, your spouse will be subject to Evidence of Insurability for any amount of coverage.

HSA/FSA Contribution Limit Increases

- The annual contribution limit for the Health Savings Account (HSA) will increase to \$4,400 for Employee-Only coverage and \$8,750 for all other coverage levels, which includes CPChem's contribution.
- The annual contribution limit for the Dependent Care Flexible Spending Account (DCFSA) will increase to \$7,500 (\$3,750 if married and filing separate income tax returns).
- The annual contribution limit for the Health Care Flexible Spending Account (HCFSA) and Limited-Purpose Flexible Spending Account (LPFSA) will increase if the 2026 limits are announced by the IRS prior to Open Enrollment.

Wellness Benefits Administration Changes

- We will simplify administration of CPChem's Wellness Program by making all wellness benefits accessible at the Benefits Service Center's website through Alight.
- You will be able to track wellness activities, access benefits and request rewards/reimbursement for the **Your Journey to Wellness** program and the **Well-Being Reimbursement Account** at digital.alight.com/cpchem.
- The financial wellness piece of the Wellness Program will transition from PwC to Fidelity and will be accessible at www.netbenefits.com.



2026 Open Enrollment Guides

The 2026 Open Enrollment Guides and additional details about the benefit changes will be available online beginning October 19, 2025, at www.mycpchembenefits.com/enrollment.