

# 2026-27 BENEFITS OPEN ENROLLMENT FAQ

## Q: Why did the deductible increase

A: Due to IRS regulations and in keeping the district's plan a qualified HSA compliant plan (that is, eligible to participate in an HSA), the deductible effective 7/1/2026 is required to increase to \$1,700 single/\$3,400 family. Once you reach the deductible, then your co-insurance kicks in. You will keep paying the co-insurance until your out-of-pocket max is met which is \$3,400/\$6,800 single/all others. But remember:

## Q: What will be the cost of coverage for 2026-27?



		Employee Contribution**	District Contribution*	Employee Contribution**	District Contribution*
Employee	Period	6%	94%	10%	90%
	20 Pay Periods	\$44.76	\$701.22	\$74.60	\$671.38

		Employee Contribution**	District Contribution*	Employee Contribution**	District Contribution*
Employee + Children	Period	6%	94%	10%	90%
	20 Pay Periods	\$85.05	\$1,332.51	\$141.76	\$1,275.80

		Employee Contribution**	District Contribution*	Employee Contribution**	District Contribution*
Employee + Spouse	Period	6%	94%	10%	90%
	20 Pay Periods	\$93.99	\$1,472.57	\$156.66	\$1,409.91

		Employee Contribution**	District Contribution*	Employee Contribution**	District Contribution*
Family	Period	6%	94%	10%	90%
	20 Pay Periods	\$129.80	\$2,033.54	\$216.33	\$1,947.00

\*District contribution is the amount the district pays toward individual employee health care benefits. This is part of an employee's total compensation (e.g. salary + benefits).

\*\*Employees paying 6% are educational support professionals and food service workers, all others pay 10%.

## Q: Where can I go to model the cost of benefit coverage and cost?

A: You can find a tool that is intended to be used for illustrative purposes of in-network coverage only at <https://www.kusd.edu/staff/departments-staff/human-resources/benefits/> under the 2026-27 Insurance Calculator.

## Q: How much does KUSD contribute to the plan?

A: District contribution is the amount the district pays toward individual employee health care benefits, which is 90% of the total premium for all except Education Support Professionals and Food Service Workers, where the district contributes 94% of the total premium. This is part of an employee's total compensation (e.g., salary + benefits).

## Q: What does Tier 1 and Tier 2 mean when talking about the NexusACO network and using Network Providers?

A: UnitedHealthcare® NexusACO is a network with a tiered benefit plan design. You can use any provider for your care but using Tier 1 providers provides the best benefit and least out-of-pocket cost.

Our plans also require you to choose a primary care physician (PCP). A PCP can be a physician, nurse practitioner or physician assistant in the following specialties: family practice, general practice, nonspecialized internal medicine, mental health, pediatrics or obstetrics/gynecology.

- **Tier 1 Providers (Lowest-cost option):**

Those utilizing in-network care from Tier 1 providers can take advantage of greater medical benefits with lower costs. Look for the Tier 1 symbol when doing a provider search at [uhc.com](http://uhc.com) under the UnitedHealthcare NexusACO 2026 network option.

Tier 1 provider systems in Southeastern Wisconsin are: Advocate Aurora, Froedtert (excluding Froedtert South), Children's Wisconsin and the Medical College of Wisconsin.

In the provider search, Tier 1 Providers will have the Tier 1 Provider label.



If receiving care outside of Southeastern Wisconsin, look for a Tier 1 provider in the national NexusACO network in your area to receive the Tier 1 benefit.

- **Tier 2 Providers:**

Those utilizing care from Tier 2 providers (includes Froedtert South) will also receive a better value for health care benefits compared to out-of-network providers.

Tier 2 providers include providers that are in the current NexusACO network, but not in Tier 1, including those in Ascension, ProHealth Care, Marshfield Clinics, Froedtert South and more.



In the provider search, Tier 2 Providers will have the In-Network Provider label.

## **Q: When can I make changes to my coverage?**

A: Benefit eligible employees must actively enroll as a new hire or newly benefit-eligible employee to receive coverage for health and welfare benefit plans, including medical, dental, vision, HSA, FSA and short-term disability. Benefits are then effective the date of hire. Once your enrollment deadline has passed, you will not be able to enroll or make changes until the next annual open enrollment (generally in May for the following year), unless you experience a Qualifying Life Event (QLE).

### **Qualifying Life Events**

Due to IRS regulations, once you have made your election for the 2026-2027 plan year, you cannot change your benefits until the next annual enrollment period ***unless you experience a qualifying life event.***

A qualifying life event may include the following:

- Marriage, legal separation, divorce, birth or adoption of a child;
- Change in employment status for you or your spouse;
- Change in a dependent's benefits eligibility status;
- Change in place of residence causing a loss of eligibility;
- Change in the cost of dependent care (only for the dependent care FSA); or
- Loss of a dependent (death).

To change your benefits, you must notify Human Resources **within 30 days of the qualifying life event.** You are required to provide proof of the change, such as a marriage certificate, record of birth, or student verification information.

## **Q: Who do I speak with if I am going to retire?**

A: If you are considering retirement, there are many things to think about. To learn more about any potential medical coverage options in retirement, please contact your Benefits Specialist in Human Resources for assistance.

Applying for Retirement with the Wisconsin Retirement System (WRS) - If you are within 12 months of your minimum retirement age, take the first step in the application process and request an official Retirement Benefit Estimates and Application (ET-4301).

Complete the [online request](#) form at WRS or call a benefits specialist with WRS at 1-877-533-5020. Plan ahead: It may take up to 6 weeks for your request to be processed with WRS.

## **Q: If I do not want to make any changes to my coverage do I have to enroll?**

A: As in past years, this is a passive enrollment, meaning that unless you want to make benefit changes, you do not need to do anything – your current elections will carry over to the next plan year unless you want the Flexible Spending Plan (FSA). Elections made during the open enrollment period will go into effect on July 1, 2026.

## Q: How much can I contribute to my HSA?

A: The 2026 maximum HSA contribution limits are \$4,400 for self-only coverage and \$8,750 for family coverage. Individuals aged 55 and older can make an additional catch-up contribution of \$1,000. As always, you can adjust your Health Savings Account (HSA) contribution anytime you wish through [Employee Online](#).

## Q: What changed with Optum Financial and investing in my HSA?

A: Optum Financial has approved lowering the investment threshold to \$1,000 for the upcoming benefit year. You can enjoy tax-free contributions, growth, and withdrawals for qualified expenses, along with the flexibility to transfer funds back to your HSA cash account whenever you choose. Once your HSA reaches a minimum cash balance<sup>3</sup>, you may choose to invest a portion of your HSA dollars. Optum Financial makes investing easy and more accessible for you by offering two investment options depending on how involved you want to be in choosing and managing investments.

- **Self-directed mutual funds:** Looking to invest yourself? You can choose from a wide variety of over 30 mutual funds, that average a four-star Morningstar rating and represent some of the lowest expense ratios in the industry, including life-stage funds. The asset allocation calculator can help you decide which funds are right for you.
- **Digitally managed investments through Betterment:** Need help or pressed for time? Betterment helps take the guesswork out of investing your HSA. Based on your HSA investment goals, Betterment will recommend a personalized portfolio of low-cost exchange traded funds (ETFs) and help keep your HSA investment on track through auto-deposits and automated rebalancing. If you're saving your HSA for retirement, Betterment can also help you manage your investments alongside your other retirement accounts to help you maximize your after-tax retirement income. And remember, any investment earnings such as interest or dividends are income tax-free.