



Benefits Strategy Solutions

October 1, 2025–
September 30, 2026

Client Benefits Renewal Guide

What's Changing for the 2026 Benefits Plan Year

Medical

- Changes to the TriNet-sponsored medical plans are described on page 3. See [Medical Plan Highlights](#).

Dental

- No plan design changes.

Vision

- No plan design changes.

Flexible Spending Accounts (FSAs) and Health Savings Account (HSA)

- The maximum health care FSA annual contribution limit for the 2026 benefits plan year is \$3,300. The maximum dependent day care FSA annual contribution limit for the 2026 benefits plan year is \$5,000.
- The maximum HSA single contribution limit for the 2025 calendar year is \$4,300. The maximum HSA family contribution limit for the 2025 calendar year is \$8,550.

IMPORTANT! If applicable, in order for eligible worksite employees to receive employer-funded HSA contributions for the new plan year, the worksite employee must actively submit their open enrollment elections and must not “waive” HSA.

Please note, a worksite employee HSA contribution is not required to receive employer-funded HSA contributions.



Take Action and Earn Rewards!

If you're a member of The WING and complete the task of **submitting your company's benefits strategy by July 15, 2025**, you'll be eligible for 200 points – redeemable for select rewards!

Not a member of The WING? [Click here](#) to join this online customer community and start earning!

Note: The WING is available to Benefit Decision Maker, HR Authorizer and HR Security role holders. Other terms apply.

Disability

- Effective October 1, 2025 the following states will no longer be excluded from offering certain **TriNet-sponsored short-term disability (STD)** plans. If you offer a company-paid disability plan, you will be charged a reduced rate for worksite employees who work in these states. Please reference the client renewal site for further details.

State	STD Plan(s)	
California (CA)	60% STD 750 CO Pd (Standard)	
Connecticut (CT)	60% STD 750 CO Pd (Standard)	
Hawaii (HI)	60% STD 750 CO Pd (Standard)	
Massachusetts (MA)	60% STD 750 CO Pd (Standard)	
New Jersey (NJ)	60% STD 750 CO Pd (Standard)	
Puerto Rico (PR)*	60% STD 750 CO Pd (Standard)	
Rhode Island (RI)	60% STD 750 CO Pd (Standard)	
Washington (WA)	60% STD 750 CO Pd (Standard)	
Oregon (OR)	60% STD 750 CO Pd (Standard)	60% STD 1500 CO Pd (Enhanced)

* Reduced rate unavailable due to minimal statutory benefit amount.

- Effective October 1, 2025, Delaware and Minnesota will offer statutory STD plans. If you offer a company-paid disability plan, you will be charged a reduced rate for worksite employees who work in these states. Please reference the client renewal site for further details.

What's Changing for the **2026** Benefits Plan Year

Life and AD&D Insurance

- No plan design changes.

Voluntary Benefits

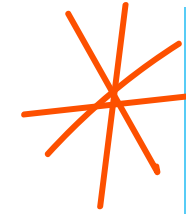
- There will be enhancements to the Aflac Accident, Critical Illness and Hospital Indemnity plans. Please [click here](#) for more information.

Other Benefits

- TriNet will continue to provide your eligible U.S. based worksite employees enrolled in a TriNet-sponsored medical plan access to **Health Advocate**.
- The maximum commuter benefits monthly contribution limit for the 2025 calendar year is \$325 for both qualified parking and public transit expenses.
- No plan design changes to the Employee Assistance Program.



Medical Plan Highlights for the **2026** Benefits Plan Year



[Click here](#) to learn about the current US healthcare cost trends and the factors influencing your benefits renewals.

To view What's Changing for the 2026 benefits plan year, click on the medical carrier logo(s) below.



Want to learn more?

Benefits Strategy Solutions Resource Center

Access the [Benefits Strategy Solutions Resource Center](#) to find out about new plan offerings, changes to existing plans, ACA requirements and much more.

Medical plan offerings and changes by carrier:

- [Kaiser Permanente](#)
- [UnitedHealthcare Portfolio A](#)
- [UnitedHealthcare Portfolio B](#)

Benefits Renewal Tips

- Are you satisfied with your current benefits funding strategy and want to submit? You can easily do this using the "Renew Current Funding" button from the BSS site landing page.
- When creating a new strategy, be sure to give it a meaningful name. This will help you differentiate between your options when creating multiple strategies.
- Don't forget you can delete funding strategies that you created but won't meet your financial objectives.
- Now is a great time to review your benefit programs and plan for the next twelve months. Will you need new benefit programs to assist you with growth and expansion? Is a benefit program not being utilized, and can it be deleted?



Submitting your Benefits Renewal

Submit your Benefits Renewal by July 15

The Benefits Strategy Solutions period is open to submit your company's benefits renewal for the new plan year, which begins October 1, 2025. It's important to take this opportunity to review the plan offerings and rate changes, and then complete and submit your company's benefits renewal by 10 p.m. PT on **July 15, 2025**.

To submit your benefits renewal, log in to TriNet (login.TriNet.com) and look for the "Go to Benefits Strategy Solutions" button.

[Go to Benefits Strategy Solutions](#)

...But only YOU can submit your Benefits Renewal

If you don't act by July 15 at 10 p.m. PT:

- Your funding strategy for the current benefits plan year will roll over to the 2026 benefits plan year, which begins October 1, 2025, including any rate increases, adjusted to the minimum contribution levels.
- If the current selections are not available, your strategy will roll over using the most comparable options.
- Benefit offerings may not align with your business goals and financial objectives.
- You may not have an opportunity to change your benefits funding strategy for the new plan year.*
- Worksite employees may have to bear the full rate increase.

* Any requested changes made after the BSS period has closed (mid-year funding changes), may be assessed a \$2,500 service fee.

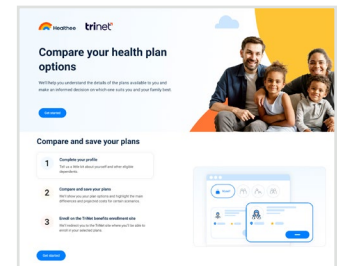
Benefits Strategy Solutions (BSS) Toolkit

Download and save the BSS Toolkit to ensure you have these BSS resources in one convenient location to guide you through the funding period!



Benefits Decision Support – Powered by Healthee

Benefits decision support* is an integrated application within the TriNet platform that helps your worksite employees better understand the value of their TriNet-sponsored medical, dental and vision benefit options (if applicable), so they can identify the plan(s) that best fit their needs and make informed benefit elections.



Worksite employees can utilize benefits decision support to:


- Receive support with their medical, dental and vision benefits plan elections
- Get a better understanding of estimated benefit plan costs, which include both pay-period costs and cost-shares (the share of costs covered by their insurance that they pay out of their own pocket)
- Receive guidance on network coverage for specific providers
- Compare benefits between plans

For more information about benefits decision support, please click [here](#) for a list of Frequently Asked Questions.

* If offered to your benefits eligible worksite employees, benefits decision support is an optional resource incorporated into their benefits enrollment experience.

KEY DATES

- **Benefits Strategy Solutions Period:** June 17–July 15, 2025, at 10 p.m. PT
- **Worksite Employee Open Enrollment:** July 30–August 13, 2025
- **Worksite Employee Benefits Correction Period:** September 4–10, 2025
- **2026 Benefits Plan Year:** October 1, 2025–September 30, 2026

A grayscale background image of an office setting. In the foreground, a woman with long blonde hair and glasses is smiling at the camera. In the background, another woman is seated at a desk, looking down at her phone, and a man is standing, partially visible on the left side of the frame.

TriNet's Notice of Privacy Practices is posted on TriNet (login.TriNet.com) > Benefits > My Benefits.

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