



# Benefits Strategy Solutions

January 1–December 31, 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 increasing to \$7,500.
- The maximum HSA single contribution limit for the 2026 calendar year is increasing to \$4,400. The maximum HSA family contribution limit for the 2026 calendar year is increasing to \$8,750.

**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.

## Disability

- Effective January 1, 2026, worksite employees who work in Delaware, as well as clients with worksite employees working in Delaware, who elect short-term disability, will have reduced rates due to Delaware Paid Family Leave.
  - Should a worksite employee become disabled, they will need to file for short-term disability benefits with both the state of Delaware and The Hartford.
  - The benefit that worksite employees are eligible to receive from The Hartford will be offset with any state-paid family leave benefits that they receive.
- Effective January 1, 2026, worksite employees who work in Minnesota, as well as clients with worksite employees working in Minnesota, who elect short-term disability, will have reduced rates due to Minnesota Paid Family Leave.
  - Should a worksite employee become disabled, they will need to file for short-term disability benefits with both the state of Minnesota and The Hartford.
  - The benefit that worksite employees are eligible to receive from The Hartford will be offset with any state-paid family leave benefits that they receive.



## 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 October 14, 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.

# 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 2026 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.



## 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?

## 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:

- [Aetna](#)
- [Anthem Blue Cross and Blue Shield](#)
- [Blue Cross and Blue Shield of North Carolina](#)
- [Blue Shield of California](#)
- [Florida Blue](#)
- [Harvard Pilgrim Health Care](#)
- [Highmark](#)
- [Kaiser Permanente](#)
- [UnitedHealthcare](#)



# Submitting your Benefits Renewal

## Submit your Benefits Renewal by October 14

The Benefits Strategy Solutions period is open to submit your company's benefits renewal for the new plan year, which begins January 1, 2026. 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 **October 14, 2025**.

To submit your benefits renewal, log in to TriNet ([login.TriNet.com](https://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

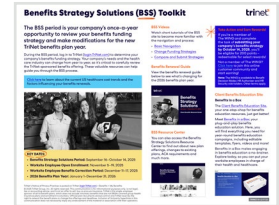
### If you don't act by October 14 at 10 p.m. PT:

- Your funding strategy for the current benefits plan year will roll over to the 2026 benefits plan year, which begins January 1, 2026, 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.

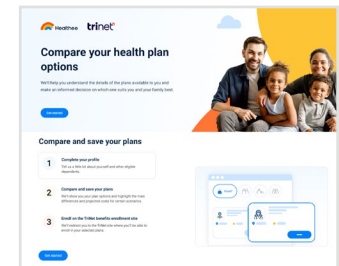
## Benefits Strategy Solutions (BSS) Toolkit

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:** September 16–October 14, 2025, at 10 p.m. PT
- **Worksite Employee Open Enrollment:** November 5–19, 2025
- **Worksite Employee Benefits Correction Period:** December 11–17, 2025
- **2026 Benefits Plan Year:** January 1–December 31, 2026



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