

## **Benefits Open Enrollment FAQs**

### **KEY DATES**

#### **When is 2026 Benefits Open Enrollment?**

Benefits Open Enrollment begins Nov. 4 and ends at 11:59 p.m. Nov. 20 and will be completed in Workday.

#### **Who is eligible for benefits?**

Please follow [this link](#) to the benefits guide to determine eligibility.

#### **When will my elected benefits be effective?**

Benefits selected during open enrollment will become effective Jan. 1, 2026.

#### **Are there any other times when team members can make benefits changes?**

Changes are only permitted to benefits elections after Nov. 20, 2025 if a team member experiences a [qualifying life event](#) such as a birth, adoption, marriage, divorce or death of a dependent.

#### **What happens if I miss the deadline for Open Enrollment?**

Open Enrollment cannot be extended past the final date of enrollment. Unless you have a qualifying life event, you will be unable to enroll in benefits until the next year's open enrollment. To view qualifying life events, please visit the following link: [How can I make changes after open enrollment?](#)

#### **When will I receive my insurance ID cards after enrolling in benefits?**

After enrolling during the open enrollment period, insurance cards will be mailed prior to the Jan. 1, 2026, effective date.

#### **What if I am on a leave of absence and do not have access to the Carle network during open enrollment?**

Communication will be sent to personal email addresses if a team member is on a leave of absence. Instructions will be provided on how to enroll in benefits outside of the Carle network.

#### **What if I will be out of the country or physically unable to complete enrollment during the open enrollment period?**

Open enrollment is open for just over two weeks, which should allow most team members to enroll during that time period. If extenuating circumstances occur, team members must call Carle Human Resources prior to Nov. 19 to make alternative arrangements.

## MEDICAL AND PHARMACY PLAN DETAILS

### Who is my health insurance with?

The medical insurance is self-insured through Carle Health and administered by Allegiance, which will process claims, answer customer service inquiries, support pre-authorizations, etc. and Cigna's national network of providers is used to support care. RxPreferred partners will Allegiance and manages the pharmacy benefit.

### What are the 2026 premiums?

Please see the 2026 Benefits Enrollment Guide for 2026 premiums.

### Is there a new provider network?

All medical plan members will be eligible to use a multi-tier provider network; therefore, the previous method of using zip codes for provider network eligibility will no longer be in use.

The Carle Network tier offers enhanced benefits, including lower co-pays and co-insurance, encouraging use of Carle providers known for high quality and excellent experience. The Standard In-Network tier provides broad access to providers through Cigna's national OAP network, with limited exceptions, maintaining the same costs team members are used to, and expanding choices beyond previous years. The Out-of-Network tier covers providers outside the above networks, ensuring coverage remains available, yet at a higher cost.

### Which providers are included in the different tiers?

The level of benefits varies based on the tier in which your preferred provider belongs. The Carle Network provides the lowest cost of care for most services and includes Carle Health employed providers and facilities. The Standard In-Network tier is the base level of benefit coverage, most like the 2025 plan year benefits. Cigna's OAP national network is available for members to choose their provider; please note that some providers in Cigna's network are excluded from the Standard In-Network coverage. The Out-of-Network tier includes all other providers and is considered out of the network.

### What providers are excluded from the Standard In-Network Provider Network coverage?

Most OSF and Christie Clinic providers and facilities are excluded from Standard In-Network coverage and are otherwise considered Out-of-Network. Some exceptions include Christie Clinic - Medical Hills, OSF and Christie Clinic Behavioral Health providers and select OSF Pediatric Specialties; which will fall under the Standard In-Network tier. Please contact Allegiance Customer Service after Nov. 3 to verify the provider's participation.

### What are the advantages of a multi-tier network? Do I have to choose a network tier during enrollment?

Team members are not required to select a network; our third-party administrator, Allegiance, processes claims automatically for the best benefit. Using Standard In-Network providers is never a disadvantage. This tier was designed to be broad and inclusive, so team members can access care outside Carle without increased costs.

Previously, care outside Carle Health was often considered out-of-network and much more expensive. Now, the Standard In-Network tier makes quality care more affordable and accessible

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### **How do I know which tier my provider will be?**

Beginning Nov. 4, you can contact Allegiance Customer Service and a link to an online search tool will be available for Carle Health team members. Please do not use the general Cigna Provider Search Tool, as Carle Health has a custom network for our employee health plan.

### **If I live further than 35 miles from a Carle Health hospital, will I have a different provider network?**

No, there will no longer be separate networks based on zip code. Carle Health is geographically accessible for most team members, but travel is always a personal choice. If travel isn't feasible, the Standard In-Network tier ensures a wide range of providers are available, thanks to Cigna's national OAP network.

### **What happens if I already have pre-authorization for treatment or a procedure from Health Alliance?**

All approved pre-authorizations processed by Health Alliance will be honored by Allegiance until Dec. 31, 2026. No action is required by the team member. Starting Jan 1, 2026, any need for a new pre-authorization will be processed through Allegiance.

### **What if I am in the middle of a treatment plan (i.e., pregnancy or chemotherapy)?**

There will be continuation of care if you have a treatment plan in progress. You can connect with Allegiance after Nov. 4 for more details and information.

### **Since there are separate deductibles and out-of-pocket maximums for each network tier, do they cross-accumulate, or do I need to meet each tier separately?**

Deductibles and out-of-pocket maximums for the Carle In-network tier and Standard In-network tier cross accumulate. For example, if you spend \$400 within the Carle tier, and \$600 in the Standard tier – you have met the single annual deductible for the Carle tier. Any additional services in the Carle tier will have appropriate benefits applied. Once you spend another \$200 in either tier, you will meet the Standard tier deductible.

The Out-of-Network tier is accumulated separately and not used in the Carle or Standard tier calculations.

### **Will dollars towards the infertility benefits lifetime maximum transfer to Allegiance?**

No, members will start accruing towards a new lifetime maximum for infertility treatments with Allegiance.

### **Do I need to get new prescriptions from my provider for any refills after Jan. 1?**

No, if you have refills left on your current prescription, you do not need to get that prescription updated by your provider. You will need to notify your pharmacy of the change in insurance coverage.

## **DENTAL PLAN DETAILS**

### **Who is my dental insurance with?**

Cigna Health is the insurance carrier for dental benefits.

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### What if my dentist is not in-network for Cigna?

The dental benefit remains the same regardless of dental provider; however, your out-of-pocket expenses are less if you use a Cigna in-network dentist; due to contractual discounts applied.

### Will the orthodontic lifetime maximum transfer to Cigna?

No, members will start accruing to the new lifetime maximum with Cigna.

### What if I am in the middle of a treatment plan (i.e., orthodontics or crown placement)?

There will be continuation of care if you have a treatment plan in progress. You can connect with Cigna after Nov.4 for more details and information.

## ENROLLMENT PROCESS

### What happens if team members don't do anything and don't enroll in benefits during open enrollment?

If a team member doesn't submit their benefits enrollment between Nov. 4-20, they will *not* be enrolled in 2026 benefits. This includes health, dental, vision, legal and voluntary benefits. Team members must also reenroll in Medical, Limited, Dependent Care Flexible Spending Accounts (FSAs) and Health Savings Accounts to participate in 2026.

### Can I complete Open Enrollment from home?

Yes. Open Enrollment is completed in Workday, which can be accessed from anywhere at any time on a personal computer. Should you choose to access Workday from outside the corporate network or on a personal device, you will need to download and register the Microsoft Authenticator app on your mobile phone. For instructions on how to download and register Microsoft Authenticator, [click here](#) and follow step 1 and steps 4 through 11.

### What happens if I won't be at work to complete Open Enrollment?

Please complete benefits enrollment in Workday, which can be accessed from a personal computer.

## FOR MORE INFORMATION

### Where can team members learn more about steps they need to take to enroll in benefits?

1. Benefits enrollment directions will be posted on [the online benefits guide](#) and emailed to team members prior to Nov. 4, 2025.
2. Contact the MyHR Help Desk at (217) 902-5300 or [MyHR.HelpDesk@carle.com](mailto:MyHR.HelpDesk@carle.com) starting Nov. 4.
3. Stay tuned for additional support options.

### How can team members learn more about benefits plan details?

1. Benefits plan information and 2026 premiums are available in the Benefits Enrollment Guide on [benefits.carle.org](https://benefits.carle.org).

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2. Attend the optional Benefits Information Meeting on Oct 29 at noon. Carle Human Resources and vendor representatives will discuss information provided within the Benefits Enrollment Guide. A recording of the meeting will be made available for those unable to attend.