



MICHIGAN  
CATHOLIC  
CONFERENCE

# open<sup>26</sup> enrollment

**Enroll October 15 through  
November 7, 2025.**

**Welcome to Open Enrollment 2026.** Open Enrollment is your annual opportunity to maximize the comprehensive employee benefits available to you through Michigan Catholic Conference (MCC).

To make sure you maximize the value of your employer provided benefits, you need to understand these benefits and their associated costs. Open Enrollment is the time for you to review your benefits and make sure they still meet your and your family's needs.

Employee benefits are not just medical plans, although that's the big one. Benefits include dental, vision, life insurance, short- and long-term disability coverage, flexible spending accounts, and retirement plans. During Open Enrollment you can change your benefit elections, add or remove dependents, and—**new in 2026**—you can save money in a Health Savings Account through payroll deduction.

**Not all employers offer all plans under the MCC Benefit Program.**

Be sure to check with your employer or MCC to verify which options you do have. In addition to the benefit changes MCC makes, employers can add or remove plan offerings, therefore it is important for you to verify which benefits you will be offered for 2026.

**You can view your current benefit plans on the "Your Benefits" tab of Employee Self-Serve (ESS) after you log in.** You will see your 2026 benefit elections once you complete your 2026 enrollment. You may log in to ESS by visiting [micatholic.org/ess](https://micatholic.org/ess).

**This brochure provides important reminders and updates to the MCC Benefits Program that may affect your benefit choices.** Please read carefully and share with family members involved in benefit decisions.

# New MCC Benefits for 2026

## Health Savings Account

For 2026, MCC is introducing the **MCC Health Savings Account (HSA)** plan. Employees who enroll in one of MCC's high-deductible health plans (HDHP)—PPO2 and PPOHD—will now be able to contribute to an HSA through pre-tax payroll deductions. Plus, they will automatically receive an employer HSA contribution of \$50 per month (up to \$600 per year) into their MCC HSA. The IRS limit on contributions is \$4,400 per year for single coverage and \$8,750 per year for family coverage (2 or more), which includes employer contributions.

**HSA contributions offer a triple tax advantage.** Tax-free contributions, tax-free growth and tax-free withdrawals for qualified medical expenses. Employee contributions are deducted pre-tax. Money in an HSA can grow through investments. When the employee withdraws money to pay for qualified expenses the withdrawals are not taxed. Unused contributions stay in your account and roll over year to year making HSAs a powerful tool for saving for health coverage in retirement.

## HSA Enrollment Restrictions

- You *may only* enroll in the MCC HSA if you are enrolled in either the PPO2 or PPOHD medical plan.
- You *may not* enroll if you are covered by Medicare or any other medical plan (for example, you are covered through a parent or spouse).
- You *may not* enroll if you are 65 or older.
- You *may only* contribute to either a Health Care FSA or an HSA—not both.
- You *may* contribute to both an HSA and a Limited Purpose FSA.

## Limited Purpose Flexible Spending Account

As with the other FSAs, a Limited Purpose Flexible Spending Account (LPFSA) is a tax-advantaged account. The LPFSA allows you to set aside pre-tax money to pay for eligible dental and vision expenses. It is offered in conjunction with the MCC HSA. You will be offered the option to enroll in the LPFSA if you enroll in the PPO2 or PPOHD medical plan. Unlike a regular Health Care FSA, an LPFSA is specifically designed for dental and vision care costs. There are no additional employer contributions to the LPFSA.

- The LPFSA maximum annual contribution is \$3,300.
- You *may* contribute to both an HSA and a Limited Purpose FSA.

**Please note:** To participate in the HSA and/or LPFSA, your payroll must be provided by Paycor or Doeren Mayhew. Both the HSA and LPFSA will be administered by HealthEquity. To learn more, please visit [benefits.micatholic.org](https://benefits.micatholic.org).



New

## Catholic EAP and Wellbeing Platform

In September 2025, MCC introduced the HOPE Wellbeing and Employee Assistance Program. HOPE has replaced the TELUS Health EAP. Unlike traditional EAP services, HOPE integrates **faith-based support**, including spiritual direction, prayer, discernment tools, and reflection resources—to help employees flourish fully in Spirit, Mind, and Body. This benefit is at no cost to you and is available to you and your dependents.

# HOPE

For more information, go to [micatholic.org/HOPE](https://micatholic.org/HOPE)



# Benefit Plan Changes for 2026

## Health Plan Pharmacy Changes

MCC continually monitors and strives to control the ever-increasing costs of health care while offering excellent plan options for you and your family. A big driver of health care costs are pharmacy benefits. Therefore, in 2026, all four medical plans will see changes to the drug formulary (the list of prescription drugs covered by a medical plan) as we move to the BCBSM Custom Drug Formulary from the Preferred Drug Formulary. This change will have little to no impact for many people. However, others may see a change in how their current medication is covered. More information will be provided in December by BCBSM for those directly impacted by the formulary change based on past utilization.

With so many prescription drugs on the market, it's hard to know what will be covered by your prescription plan. But you can better equip yourself to save with your BCBSM Custom Drug Formulary at your side. You may access the current formulary by visiting [micatholic.org/medical-plans](https://micatholic.org/medical-plans). We encourage you to review the formulary to see how you or your dependent(s) may be impacted.

**Reminder:** RxSavings Solutions is available to all medical plan members to help find the lowest cost for the medication prescribed.

In addition to the formulary change to all health plans, the prescription drug cost-share for the HDHP plans—PPO2 and PPOHD—is moving from a single tier to three tiers.

This change will result in a lower generic cost-share and slightly higher cost share for non-preferred drugs.

	PPO2		PPOHD	
	Current	2026	Current	2026
Tier 1 (generic)	20%	10%	30%	20%
Tier 2 (preferred)	20%	20%	30%	30%
Tier 3 (non-preferred)	20%	30%	30%	40%

## 2026 Flexible Spending Accounts

Flexible Spending Accounts require an active enrollment every year. Your 2025 FSA elections **do not** automatically renew in 2026. If you do not renew your election, you will not have FSA coverage in 2026.

### FSA Annual Maximums

- **Dependent Care FSA:** The maximum annual limit increases from \$5,000 to **\$7,500** for single individuals and married couples filing jointly and from \$2,500 to **\$3,750** for married individuals filing separately.
- **Health Care and Limited Purpose FSA:** The maximum annual contribution increases to **\$3,300** and the carryover from 2025 to 2026 increases to **\$660**.

There are no changes to the dental, vision, life, optional life, short- or long-term disability plans.

## MCC Medical Plan Add-On Programs

By enrolling in an MCC medical plan the following programs are made available to you and covered family members at no additional cost:

- Teladoc for Diabetes
- Teladoc for Pre-Diabetes
- Teladoc for Hypertension
- Teladoc for Weight Management
- RxSavings Solutions

## Update Unum Voluntary Benefits

It is our goal to ensure we are offering benefits that meet the varying needs of our diverse population. After seeing continuous low participation rates in our Unum voluntary benefit offerings, it has been decided to no longer offer accident, hospitalization, and critical illness insurances. Employees that are currently participating in these plans will have the opportunity to continue participation.

# How to Enroll for 2026

## Two Ways to Enroll

1. Online through Employee Self-Serve at [micatholic.org/ESS](https://micatholic.org/ESS)
2. Call the MCC Benefits Team at **(800) 395-5565**

The MCC Benefits Team is available Monday–Friday, 8:15 am to 4:45 pm to answer any benefits questions you may have and to assist you when enrollment begins on October 15.

The OE26 website also provides information on all MCC benefits, FAQs and links to benefit partners, as well as short videos on the following topics:

- Health Savings Account and Limited Purpose FSA
- Medical plans
- How to enroll
- How to find a participating provider

Find the OE26 website at  
[micatholic.org/OE26](https://micatholic.org/OE26)



## Enrollment Reminders

- **Dates:** Enrollment for 2026 benefits runs from **October 15 through November 7**.
- **Enrollment:** Enrollment is available through Employee Self-Serve 24/7 or by calling the MCC Benefits Team at **(800) 395-5565** Monday–Friday, 8:15 am to 4:45 pm.
- **Employee Self-Serve (ESS):** Upon logging into ESS, review your personal information, dependent information and enrollment status, and beneficiaries for LERP and Life Insurance to be sure it is correct before you start enrollment. Dependent and beneficiary information may be updated on ESS.
- **Personal information changes:** Changes to personal information other than email must be done through your employer.
- **Enrollment on ESS:** Remember to “SAVE” your elections when enrolling in benefits on ESS. Failure to do so will result in the same elections as current and no FSA or HSA enrollment for 2026. After saving, print your final election page and compare it to the Benefit Confirmation form that you will **receive in late November from your bookkeeper. Report any discrepancies to MCC no later than 12/15/2025.**
- **Annual Required Notices:** Required employee benefits notices are available on the MCC website. Please contact the MCC Benefits Team or your employer to obtain a printed copy of these notices, if you are unable to access or print from the website.

## Additional Benefits and Services

The following are additional benefit programs provided to participating employers by MCC:

- Lay Employees' Retirement Plan (LERP)
- MCC 403(b) Retirement Savings Plan
- CAPTRUST advisory services

Learn more by visiting  
[benefits.micatholic.org](https://benefits.micatholic.org)



## MCC Benefits Team Contact Information

- **Phone:** **(800) 395-5565**
- **Email:** [benefits@micatholic.org](mailto:benefits@micatholic.org)
- **Chat:** Visit [benefits.micatholic.org](https://benefits.micatholic.org)
- **Hours:** Monday–Friday, 8:15 am to 4:45 pm (excluding holidays)

*Voicemails and emails will be responded to no later than the end of the next business day.*