



Annual Enrollment—Preview of What's Changing for 2026

Annual Enrollment is **November 6 through 20**. You have a variety of health and insurance benefits to choose from through your benefits marketplace.

Aon continues to offer a choice of medical, dental, vision and other benefits you can select, based on your needs and budget. You'll enroll using [UPoint®](#), Aon's HR portal, or the Alight Mobile app.

Before making your elections, consider whether you expect your 2026 health care needs to be similar to your 2025 plan usage so far. If not, it may make sense to change your coverage for 2026. Aon provides online tools to help colleagues decide which options fit their needs and budget. Visit UPoint for resources.

Although most benefits and options are **not** significantly changing in 2026, below is an overview of important changes and considerations for 2026. Keep in mind that changes are regularly made to carrier networks, prescription drug formularies and the amount you pay.

Things to Consider	Why It Matters
Review your options and enroll!	You should enroll to make sure you get the coverage you want next year. Not only could your needs have changed, but prices could go up or down and providers could have left or joined your carrier's network. It's worth a close look, even if you choose exactly what you have today. If you are currently enrolled in medical, dental or vision coverage and do not take action, your current coverage will continue at your same coverage tier (e.g., you only or you plus family) at 2026 prices. If you do not currently have coverage through Aon and do not take action, you will be automatically enrolled in the Gold medical option through Kaiser Permanente and will not have dental or vision coverage through Aon next year. You must make an active election if you want to participate in the Health Care or Dependent Care Flexible Spending Account for 2026. Note: If you don't want medical and prescription drug coverage through Aon for 2026, you must elect "no medical coverage" and complete and submit a Hawaii medical coverage waiver form (HC-5). Once you've completed the HC-5 form, return it to the Aon HR Service Center at the address provided.
Your cost of coverage may have changed	Because prices can go up or down each year, your current coverage may not be your best deal next year. Aon continues to subsidize the majority of premium costs for medical insurance through credits that are set annually. Aon's plans enable you to manage your share of the premium costs through a choice of metallic plan options, medical insurance companies and coverage levels. Carefully review your options and prices to find the right fit for you and your family.
Insurance carrier provider networks could have changed	Insurance carrier provider networks can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering before making a decision. Beginning October 15, you can review the insurance carrier preview sites on Make It Yours on the Carrier Connection page. When it's time to enroll, go to UPoint to see if providers critical to your care are in the network. You can access this information by using the Help Me Choose tool's provider search or clicking Find Doctors when you're selecting your medical plan. For the best results: • Search for your provider by name—not medical practice.

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	- Check the office location(s) you are willing to visit. - When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network. Important! If you have any uncertainty (for instance, covering out-of-area dependents) or you need the network name, you'll need to call the insurance carrier.
Medical and Prescription Drug	
How your medication is classified (and covered) could have changed	Because your medical insurance carrier's pharmacy benefit manager can change how it covers prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call the insurance carrier before you enroll to see how your medication will be covered in the new plan year.
Other medical benefits may have changed	Medical insurance carriers may offer new or enhanced benefits for 2026. Additional coverage details will be available when you enroll, so be sure to review your options carefully.
Vision	
The vision exam copay is changing under the Silver and Gold coverage levels	If you're covered under the Silver coverage level, your vision exam copay will decrease from \$20 to \$10. If you're covered under the Gold coverage level, you will not have a vision exam copay.
Benefit allowances will increase under the Silver coverage level	If you're covered under the Silver coverage level, the in-network benefit allowance for frames and the separate in-network benefit allowance for contact lenses will both increase from \$130 to \$150. Note: You can only receive a benefit allowance for frames or contact lenses; not both.
Flexible Spending Accounts (FSAs)	
The Health Care FSA limits have changed	For 2026, you will be able to elect to contribute up to the 2026 IRS limit, which will be at least \$3,300. You will be able to roll over at least \$660 in unused funds from year to year. UPoint will be updated to reflect the updated limits. If you have elected to contribute the maximum during enrollment on UPoint, your election will automatically update to the new limit.
The Dependent Care FSA limits have changed	Effective January 1, 2026, as newly permitted by recent legislation, Aon is increasing the Dependent Care FSA limit from \$5,000 to \$7,500 (\$2,500 to \$3,750 in the case of a separate return by married individuals). However, this legislation did not modify the Dependent Care FSA nondiscrimination rules, so depending on your pay, not everyone will be able to take advantage of the increase.
Voluntary Benefits	
Learn more about your voluntary benefits	Learn more by going to aonbenefits.com/link and clicking on the Voluntary Benefits tile.
Airvet	Love your pets like family? Give them the best care with 24/7 virtual vet care from Airvet. Beginning November 1 , Aon colleagues get free and unlimited chat or video visits with licensed pet care experts for anything from urgent health concerns to routine pet care. Get connected with an expert in less than two minutes. Visit join.airvet.com/getstarted to learn more.

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Long-term care with permanent life insurance	If you have long-term care with permanent life insurance (LTCI) through Chubb, you can stack (or add) one additional LTCI policy during Annual Enrollment at a higher coverage option. One of the key advantages of having multiple LTCI policies is increasing total coverage limits. By owning multiple policies, you can access a combined higher benefit amount than a single policy might offer, which can provide layers of security and flexibility.
College tuition benefit	- Benefits eligible Aon colleagues earn SAGE Scholars Tuition Rewards Points at no cost. These points help offset the financial burden of a four-year undergraduate degree by covering the cost of up to one full year of tuition at over 445 private colleges and universities. - Transfer points to rising high school seniors in your immediate or extended family including children, grandchildren, nieces/nephews, stepchildren and godchildren. - To learn more about the program, go to collegetuitionbenefit.com/aon or visit North America Benefits Aon Avenue page.

Want more information? For quick access to your Annual Enrollment resources:

Find the details about all your coverage options on the [Make It Yours](#) website.

Visit the [Virtual Benefits Fair](#) on [UPoint](#).

Your 2026 Annual Enrollment Guide: Watch your home mail for Aon's 2026 Annual Enrollment Guide for an overview of changes, ways to prepare for enrollment and tips for managing your health care expenses. Share it with the other decision-makers in your family.

[View the Annual Enrollment Guide online](#)

Once logged on to UPoint, look for the "Need Help?" icon to ask the virtual assistant any questions you may have.

For a complete picture of your total rewards from Aon, including incentives or bonuses, health benefits, life insurance, retirement benefit and more, see your Total Rewards Statement on UPoint.

Included Health is Aon's health benefits navigation resource, available to support the health care needs of colleagues enrolled in medical coverage. Reach out to an Included Health care coordinator any time you need help finding a doctor or specialist, getting answers about your health care and benefits, and receiving guidance in navigating your benefits. Download the Included Health app at includedhealth.com/aon and/or call **1.833.938.9952**.

This overview of 2026 changes serves as a Summary of Material Modifications (SMM), providing information on various Aon benefit plan changes that take effect January 1, 2026. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through Aon. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

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