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2026 IBEW Open Enrollment Highlights

Oct. 27 – Nov. 7

2026 Plan Updates

As per the IBEW CBA (Collective Bargaining Agreement), costs for the NPYA Plan (UHC) will remain unchanged in 2026. HMO Bi-Weekly rates for 2026 will be as follows:

	Individual	Family
CDPHP (Capital District)*	$231.18	$511.64
Independent Health	$135.22	$376.33

*CDPHP rates are subject to change. CDPHP is awaiting approval from NYS Dept of Insurance. We will promptly advise if any changes occur.

Davis Vision The bi-weekly costs remain the same for 2026 and are as follows:

- Employee $4.61
- Family $10.61

Core Vision Reimbursement is up to $100 during a 12 month period for one of the following: eye exam, prescription glasses or prescription contact lenses.

Flexible Spending Accounts

Reminder: You must elect Flexible Spending Accounts each year even if you have no other benefit changes.

When using your FSA Debit Card for any out of pocket costs (with the exception of UHC Co-Pays), the IRS requires you to **substantiate the claim and** submit your receipt and/or Explanation of Benefits to prove the expense is eligible for reimbursement. Failure to do so will result in your FSA account being frozen until such requirements are met.

Flex Credits are paid bi-weekly to all eligible full-time employees.

- Flex credits are allotted to all full-time employees to offset the cost of benefits and will be included in your bi-weekly paycheck.
- In 2026, annual Flex Credits are $700 for individuals and $1,400 for families. (If both spouses are NYPA employees, the spouse carrying the family's coverage will receive Family Flex while the other spouse will receive Single Flex).

New IRS Rules for 401(k) and 457 Catch-Up Contributions

Please note, in 2026 the IRS issued changes to contribution rules for 401(k) and 457 plans. Effective January 1, 2026, if you are (1) age 50 or older and (2) earned more than $145,000 in 2025, catch-up contributions must be made as Roth contributions. For 2026, any contributions exceeding the regular contribution limit of $24,500 will be made with post-tax dollars.

For NYPA 401(k) and 457 plans, any contributions over the standard limit will automatically be deposited as Roth contributions. No action is required, unless you don't want to make Roth contributions; any changes to your 401(k) or 457 plans must be entered in your T. Rowe Price account by the 15th of the month for the following month.

Also note, this rule does not apply to the special catch-up provision of the 457 plan. If you are planning to retire, the special catch-up provision will remain a pre-tax contribution.

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2026 IBEW Open Enrollment Checklist

Oct. 27 – Nov. 7

☐ Review All Open Enrollment and Benefits Materials on the Benefits Webpage & Powernet

Your family members can also visit nypa.gov/benefits to learn about NYPA benefits.

☐ Complete Your Enrollment

Visit **MyPageNYPA > Benefits and Payment > Open Enrollment** and **save your confirmation statement.** You must be connected to the NYPA network to access MyPageNYPA.

- Send any **required** documentation, including adding domestic partners, to your local HR representative no later than **Friday, Nov. 7.**
- **New HMO enrollees** must complete an enrollment form available on the Forms section of the benefits webpage.
- New enrollees will receive ID cards in late December from the healthcare vendor.

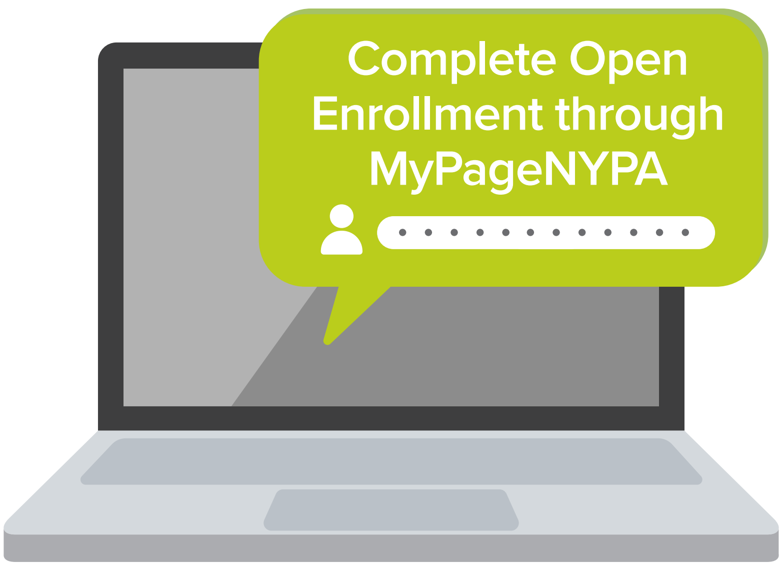
☐ Update Your Beneficiaries

Take time to review and update your beneficiaries to ensure that your wishes are fulfilled and legal complications are avoided.

- Life insurance beneficiary forms are in the Forms section of the Benefits webpage.
- 457 Plan beneficiaries can be designated on the T. Rowe Price website.
- New York State and Local Retirement System (NYSLRS) beneficiary forms can be designated on the NYSLRS website and can also be found in the Forms section of the Benefits webpage.

☐ Review Benefit Deductions in Your First Paycheck

Contact the Benefits Team using **MyHR+** if you find incorrect information.



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How To Enroll

You must be connected to the NYPA network to access MyPageNYPA.
Click on **MyPageNYPA > Benefits and Payment > Open Enrollment**
to access your 2026 benefits enrollment.

◀ Previous | Next ▶ | Save

1 Personal Profile — 2 Dependents — 3 Benefits Summary — 4 Credit Plans — 5 Health Plans — 6 Insurance Plans — 7 Flexible Spending Accounts — 8 Review and Save

When you log in, you will see personalized options and per-pay period coverage costs. Once you make your elections, review your covered dependents to ensure they meet eligibility requirements.

Once you have finalized your elections, **click save.** You will see a "data saved successfully" notice.

Save

Step by Step Instructions

- Select **Options 1, 2, 3** and **4** to verify your information is correct
- Select **Option 5, 6** and **7- Click on the pencil to make changes**
- Select **Option 8** to review
- Be sure to **click save** in the upper left section of your screen to save your elections

Best Practice Tip!

Once you save your elections, print a Benefit Confirmation Statement for your records.

- Select **Print Benefits Confirmation Statement**

OPEN ENROLLMENT

✓ Data saved successfully

What do you want to do next?

Print Benefits Confirmation Statement

Go to Enrollment

Go to Benefits Participation Overview

Benefit Election Summary

Questions?

Contact your local HR representative or the Benefits Team using **MyHR+**