

2026 MESSA Plan Open Enrollment

Frequently Asked Questions

When is the MESSA Plan Open Enrollment?

Open Enrollment begins Monday, October 20, 2025, and **ends on Friday, October 31, 2025, at 5:00 p.m. EST.** Medical/prescription plan elections and payroll contributions (or premium cost share) are effective January 1, 2026.

What changes are being made to the MESSA medical plans offered?

There are two new MESSA plan options available – ABC Plan 2 and Choices 300/600. Current plans ABC Plan 1 (previously known as ABC HSA Saver) and Choices 500/1000 remain.

The prescription coverage for all plans will be changing. The ABC Plan 1 and Choices 300/600 are using a 3-Tier Rx plan while the ABC Plan 2 and Choices 500/1000 are using a 5-Tier Rx plan.

Are there any benefit changes (e.g. copay, deductible) to the current MESSA medical plans?

Yes. Please carefully review your options on the MESSA Plan summaries for each plan and review the MESSA plan comparison grid to assist in making the best choice for yourself and your family.

My current plan is no longer available, if I do nothing what coverage will I have 1/1/2026?

If you are currently enrolled in –

ABC HSA Saver – you will be enrolled in ABC Plan 1 -3Tier Rx.

Choices 10/20 – you will be enrolled in Choices 300/600 –3Tier Rx.

Choices Saver 200/400 – you will be enrolled in Choices 300/600 –3Tier Rx.

Choices Saver 500/1000 – you will be enrolled in Choices 500/1000 –5Tier Rx.

How do I find my current benefit election?

You can log into *CentralLink* > *My Account* > [CMU Choices Benefits](#) to access your current benefit elections.

How can I make changes to my MESSA medical plan and/or dependent coverage elections?

All changes can be made online using the electronic [MESSA Election Form](#). Change must be submitted by the October 31, 2025, 5pm deadline. The electronic election form will be available once open enrollment begins.

Do I need to take action during the MESSA plan Open Enrollment if I'm satisfied with my current medical election and do not want to change my dependent coverage?

You will be automatically enrolled into one of the new plans effective for the 2026 calendar year (effective 01/01/2026 – 12/31/2026) as noted above. If you wish to change your plan or add/remove dependent, then you must submit a [MESSA Election Form](#) during this open enrollment period. Otherwise, the next time you will be able to change your medical plan election will be during the next MESSA Open Enrollment held in the fall of 2026, unless you experience a [qualified benefit status change](#) (e.g., marriage, birth, divorce, loss of other coverage).

2026 MESSA Plan Open Enrollment

Frequently Asked Questions

My dependent turned 26 this year and is no longer eligible for my medical plan coverage. Do I need to do anything to remove them from my coverage?

No. Any dependents who no longer qualify (to be covered under your medical coverage due to their age) will automatically be removed from coverage as of 01/01/2026. Eligible dependents will be mailed the COBRA Enrollment material in early January.

Can I make changes to my other benefit elections?

No. This Open Enrollment is just for the MESSA medical coverage. All other benefit elections (e.g., dental, vision, life insurance, disability, flexible spending account) will remain in effect through the end of the benefit plan year, June 30, 2026.

When can I change my other benefit elections?

The election process for all other benefits (e.g., dental, vision, life insurance, disability, flexible spending account) remain on the university's plan year (July 1 – June 30) with the annual Open Enrollment period held in the spring each year.

I will be on vacation during MESSA Open Enrollment. Can I make my election when I return?

No. Your MESSA Medical Coverage 2026 Open Enrollment Election Form **must** be received by the Benefits & Wellness office by the Open Enrollment period deadline - **Friday, October 31, 2025, at 5:00 p.m. EST.**

If I am currently on an unpaid/paid Leave of Absence or Sabbatical, do I need to complete the Open Enrollment process?

Yes, if you would like to change your MESSA plan election and/or dependent coverage. You must complete the MESSA 2026 Open Enrollment Election Form by the **October 31, 2025, 5pm deadline.**

How can I find out more about the MESSA medical plans?

All benefits information can be found by accessing the [Benefits & Wellness MESSA Open Enrollment webpage](#).

I'm having trouble deciding which MESSA plan to choose. How can I get additional assistance?

Health care options can be very confusing and understanding them is important. MESSA offers an [online plan comparison tool](#) that you can compare expenses related to your health plan (e.g., deductible, coinsurance, copays, payroll contribution) to assist you in choosing the option that is right for you and your family. For specific questions, contact MESSA directly at 800-336-0013 or log into your [MyMESSA](#) portal and use the Chat option.

You may also use the [ALEX virtual benefits selection tool](#) or contact [Health Advocate](#) for personalized guidance.

2026 MESSA Plan Open Enrollment

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Did the MESSA premium (or rates) increase?

Yes. Rates increased by 6-12% starting January 1, 2026, for the current MESSA plans.

Will my payroll contribution change?

Yes. For the monthly payroll contribution (or premium cost share) effective 01/01/2026 [click here](#).

To calculate your per pay cost complete the following calculation:

- 9-10 month faculty – multiply monthly amount by 9; then divide by 18
 - 12 month faculty – divide monthly amount by 2
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When will the new payroll contribution be deducted from my paycheck?

The new rates are effective January 1, 2026; therefore, your new payroll contribution will be on the January 15, 2026 paycheck.

Can I change my Health Savings Account (HSA) contribution during the plan year?

Yes. If you are enrolled in one of the ABC medical plans and are [eligible to contribute towards a HSA](#), you can *prospectively* start, stop or change the contribution amount to your HSA at any time during the academic year pays for 9-10 month faculty and 12 month faculty can change throughout year. To request a change to your HSA, complete and submit an online [HSA Enrollment/Change Form](#).

Can I elect to contribute to a Health Savings Account (HSA) during this Open Enrollment?

Yes. If you elect one of the ABC plans and are eligible for an HSA (see question below), you can elect to contribute to an HSA. To elect, complete and submit an online [HSA Enrollment/Change Form](#).

Who can contribute to a Health Savings Account (HSA)?

HSAs are governed by the Internal Revenue Service (IRS), and you must meet the following eligibility requirements to qualify for an HSA:

- You must be enrolled in an HSA-qualifying high-deductible health plan (ABC Plan 1 or ABC Plan 2)
- You are **not** covered by any other health plan coverage (Choices 300/600 or Choices 500/1000)
- You or your spouse are not enrolled in a General Purpose Health Flexible Spending Account (FSA) or Health Reimbursement Account (HRA)
- You are not enrolled in Medicare Parts A and/or B or Tricare
- You are not claimed as a dependent on another person's tax return, excluding your spouse.

For more information, see [IRS Publication 969](#).
