



Countdown to 2026: What You Need to Know

Reflect, Refresh, and Get Ready for What's Next

Now that you've enrolled in your 2026 benefits, it may feel easy to put them on "autopilot" and not think about them until you need care. However, December is a great time to take stock of your benefits for the new year, check out all the resources USNH offers you and your family, and plan your goals so you can jump into 2026 on the right foot. In this bulletin, you'll find the tools you need to do all of this and more.

Get to Know Your New Medical Plan Administrator: Anthem Blue Cross Blue Shield (BCBS)

Effective January 1, 2026, Anthem BCBS will administer your medical benefits. This transition will introduce new, valuable programs to you and your loved ones.

Learn About Anthem BCBS's Behavioral Health Resources

You'll also have access to several new behavioral health programs through Anthem BCBS:

Aspire365 Find personalized, at-home mental health and substance use treatment for people ages 12 and older with **Aspire365**. The program works around your schedule, providing 24/7 clinical support, telehealth and in-person visits, and access to community group sessions. Learn more at aspire-365.com.

Aware Recovery Care provides long-term substance use treatment, including withdrawal management, medication-assisted treatment, and care and support in the privacy and security of your home. Learn more at awarerecoverycare.com.

Headway Headway makes it easy to connect with in-network mental health care. They work with your insurance so you don't have to—ensuring you can focus on your care. On average, new patients can be seen in fewer than 5 days. Visit headway.co to get started.



Look Out for Your New ID Cards

Keep an eye on your mailbox! Your new Anthem BCBS ID cards will arrive in the mail prior to January 1, 2026. You can also download your digital ID card through the **Sydney Health app**, where you'll find plan details and other Anthem BCBS resources right at your fingertips. You can also create an Anthem BCBS account at anthem.com/register.

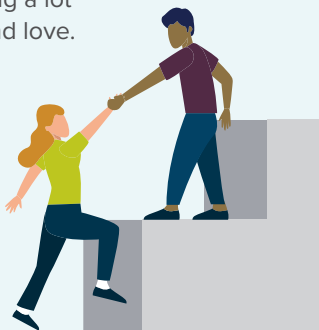
InStride Health offers kids and teens with anxiety and OCD clinical expertise, coaching, and support in daily life. Their virtual approach adds flexibility to support the needs of busy families and has been proven to be just as helpful as in-person treatment for those with anxiety and OCD. Learn more at instride.health.

talkspace Talkspace offers video, text, and phone counseling for individuals, teens, and couples to connect with a licensed therapist. Specializing in more than 150 behavioral health conditions, treatment approaches, and mental health needs, the program helps individuals process thoughts and feelings, understand motivations and behaviors, and develop coping strategies. Visit talkspace.com for more.

Remember Your Other Support Programs

Even with this transition, we're keeping a lot of the support programs you know and love. You will continue to have access to:

- Hinge Health, Omada, and Lantern through your USNH medical plan
- Spring Health (available to all USNH employees and their household members)



Did You Receive a Letter from Sun Life About Your Life and AD&D Insurance?

Starting January 1, 2026, our Life and AD&D insurance is moving from Sun Life to The Hartford. As part of this transition, Sun Life sent out letters to all covered employees explaining that the benefit under Sun Life will end December 31, 2025. Because coverage is continuing for active employees with The Hartford, we are not eligible for continuation or conversion with Sun Life. **Please disregard their letter.**

Meet Calibrate, Here to Support Your GLP-1 Journey

Everyone's weight loss journey is unique—and Calibrate is here to help you reach your goals, your way. Calibrate is a holistic weight loss support program, designed by leading minds in obesity treatment and metabolic health. It is offered through your OptumRx prescription drug coverage and complements your GLP-1 prescription (such as Zepbound® or Wegovy®) by providing guidance and resources to build lasting healthy habits on your weight loss journey.

Here's a quick overview of what you need to know:



If you start a GLP-1 on or after January 1, you will be required to engage with Calibrate. If you are currently on a GLP-1 for weight management, you will be required to engage with Calibrate **within 90 days of January 1**.



If you are on a GLP-1 medication for **diabetes**, like Ozempic®, you do not need to join Calibrate. You may continue to access your medications as usual.



Calibrate program fees are covered by USNH, so you don't need to worry about any additional costs aside from the cost of your GLP-1 prescription and lab work.

To learn more about Calibrate, [join our webinar](#) on **Thursday, 12/18, at 1:30 p.m.** or visit joincalibrate.com/usnh.

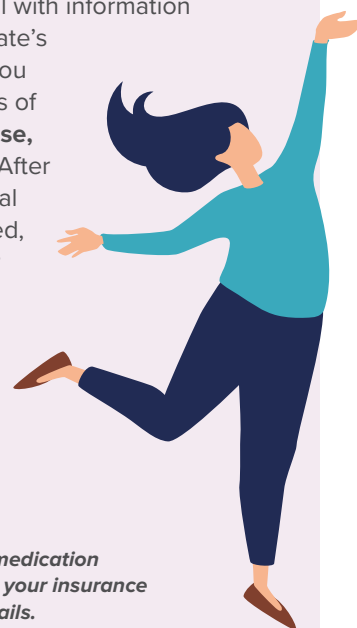
Calibrate

HOW THE PROGRAM WORKS

Once you enroll in Calibrate, here's how you can expect the program to work:

You'll receive a welcome email with information to help get you started. Calibrate's program is designed to help you improve across the Four Pillars of Metabolic Health: **food, exercise, sleep, and emotional health**. After required lab work* and an initial 30 minute session is completed, you'll begin meeting with your Calibrate coach for 1:1 video coaching sessions. Sessions are 15 minutes long and held every two weeks for your first year. Your coach will help you learn to make gradual lifestyle changes that build up to big wins.

**Note: Lab work and prescription medication fees are your responsibility under your insurance coverage. Please see plan for details.*



Warm Up Like a Pro with Hinge Health

Making sure you're warmed up and prepared for your workout is crucial to avoiding injuries. Taking 10 minutes before you hit the ground running can save you months of pain! Explore Hinge Health's articles about [how to prepare your body for pickleball](#) and [how to safely get into running](#).



HSA and FSA Reminders

If you currently have a Health Savings Account (HSA) through Cigna's HSA Bank, effective January 1, 2026, your HSA will be administered by **Fidelity**. If you are impacted by this transition, you should have received a communication from Fidelity with details on transferring your funds. If you haven't received anything or have additional questions, contact Fidelity at 800-343-0860.

SPEND YOUR FSA DOLLARS BY DECEMBER 31!

Your FSA is "use it or lose it." You can only carry over up to \$660 dollars into 2026, meaning if you have more than that in your FSA, you will lose those funds. If you need help spending down your FSA balance, [visit the FSA store](#) today to buy thousands of eligible items!

Pro tip: These items can make great stocking stuffers.

The IRS HSA limits are increasing for 2026 to **\$4,400** for individual coverage and **\$8,750** for all other levels of coverage.



Just Announced: 2026 Retirement Contribution Limits

If you contribute to the USNH 403(b) Retirement and/or 457(b) Deferred Compensation plan, the IRS has increased maximum retirement plan contribution limits for 2026. You may contribute up to \$24,500 if you are under 50 years old, or \$32,500 if you are age 50 or older. Once you've reached the IRS maximum limit, all contributions to the plan, including employer matching contributions, stop for the rest of the calendar year.



Ease Your Financial Stress with Spring Health

Mark your calendars for Spring Health's upcoming educational webinar on December 18, "**Protect Your Financial Wellbeing**." It's no secret that managing finances can leave you feeling stressed and anxious. In this webinar, you'll learn how financial wellness intersects with mental health by exploring the drivers, patterns, and beliefs that shape our sense of financial wellbeing. You'll also get tips on how to care for your financial self with compassion and kindness. [Click here to register today!](#)

Additionally, take a moment to review all that Spring Health offers, including resources for **couples therapy**.

Explore New Trainings Available in Workday Learning!

Workday provides you with great opportunities to learn and grow in your career here at USNH. You have access to thousands of training courses within **Workday Learning**. To help you find high quality content and USNH focused resources, we curate courses on relevant topics. Find our most recent additions below!

For Employees:

- 1 [Growing through Change](#)
- 2 [Leadership Skills for Employees](#)

For Managers:

- 1 [Onboarding Employees](#)
- 2 [Financial Skills](#)
- 3 [Leading Through Change](#)

