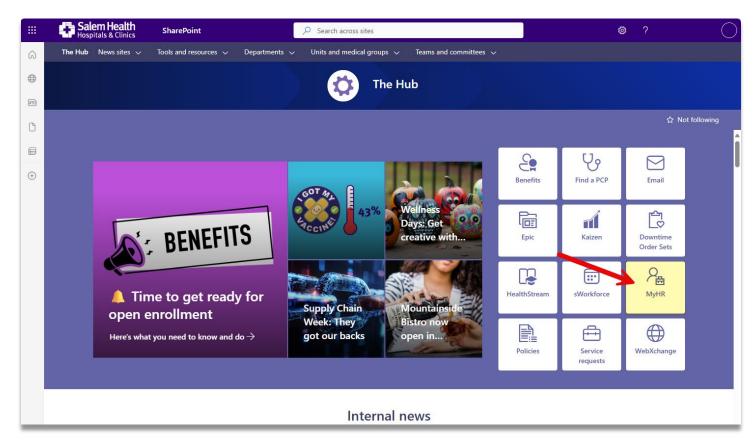


# Open Enrollment 2026 TIP Sheet

**MyHR login assistance:** If you need assistance with your username, password, or experience technical difficulties, contact the Solution Center at 503-814-HELP.

# **Open Enrollment**

Log into MyHR. Open up your web browser > from The Hub, click on MyHR.



From your Employee Role, click on the Benefits tab.



# **Start Open Enrollment**

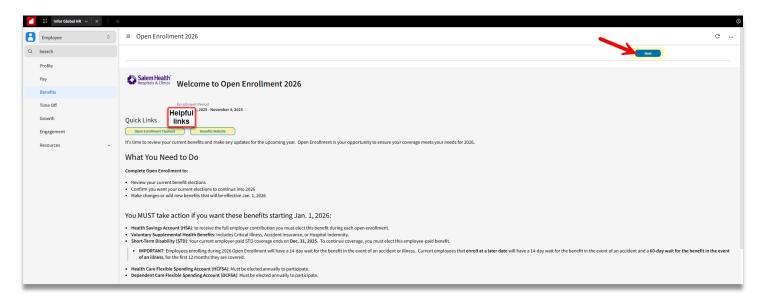
Click on the Start Enrollment button.



# **Review Open Enrollment 2026 information**

Be sure to review the Open Enrollment 2026 information on this page!

Click on Next or Back to move between your screens.



# 2026 Open Enrollment Overview

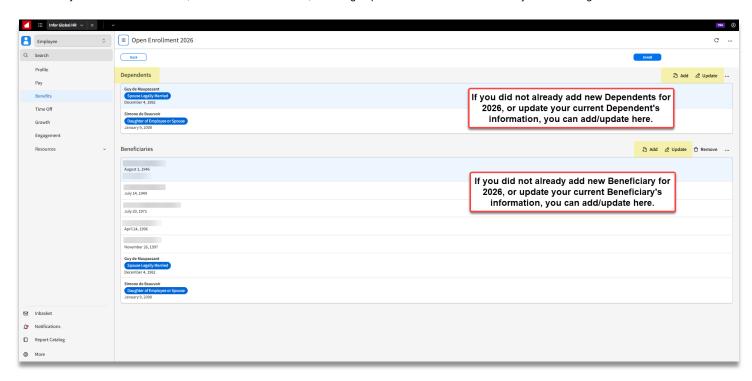
Watch the overview of 2026 benefits, then click Next.



# **Review Dependent/Beneficiary Information**

- Review your current Dependents and Beneficiaries information
  - Spelling of name
  - o Relationship
  - o Birthdate
  - Identification number (Social Security Number)
- Update information if needed.

If you are unable to correct, submit a ticket in AskHR, including "Open Enrollment 2026" in the subject line for urgent assistance.

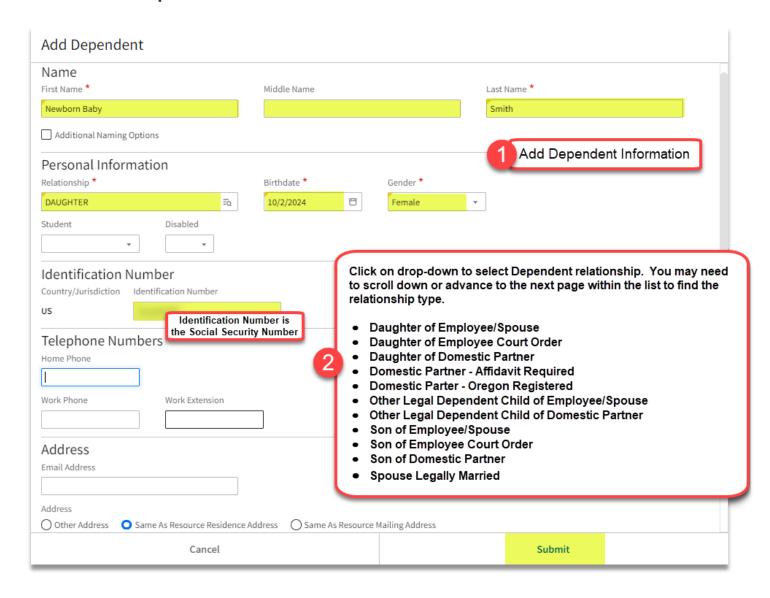


If you will be covering new Dependents or have new Beneficiaries in 2026, click on Add.

• You will be given an opportunity during your Open Enrollment elections to add Dependents and Beneficiaries as well.

Enter the Dependent or Beneficiary's information, click on Submit.

#### **How to Add Dependent**



### **How to Add Beneficiary**



Once all looks correct, click Enroll on the top right to get started.



# **Enrollment Options**

For medical, dental, and vision benefits, you may elect coverage options that best suit your needs to bring you the right care at the right time. Salem Health provides the following options for you and your qualified dependents:

Description	Can Cover Yourself	Can Cover Dependents
Employee Only	✓	X
Employee + Spouse	✓	✓
Employee + Domestic Partner	✓	✓
Employee + Spouse + Child(ren)	✓	✓
Employee + Domestic Partner + EE Child(ren)	✓	✓
Employee + Domestic Partner + DP Child(ren)	✓	✓
Employee + Domestic Partner + BOTH Child(ren)	✓	✓
Employee + EE Child(ren)	✓	✓
Employee + DP Child(ren)	✓	✓
Employee + EE & DP Child(ren)	✓	✓

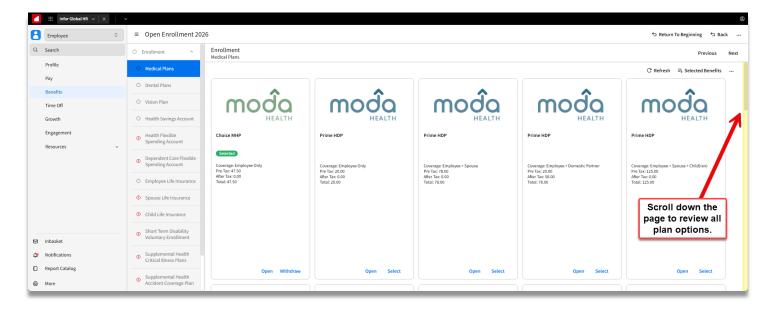
When making your elections, you must choose a plan or waive coverage for each benefit.

# **2026 Benefit Options**

The information below will assist with your 2026 Open Enrollment process.

### **Enrollment Screens**

Scroll down to see all your benefit options. After you have selected a plan, your choice will populate in the top left-hand corner. After you've made your selection, be sure to confirm that all dependents have been added for coverage.

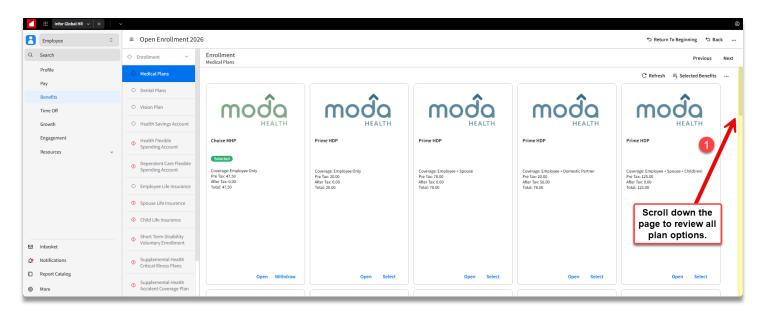


### Select Plan & Coverage Option

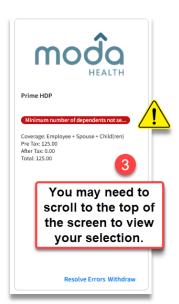
#### How to choose a plan

Select your Plan, Coverage Option, and Dependents.

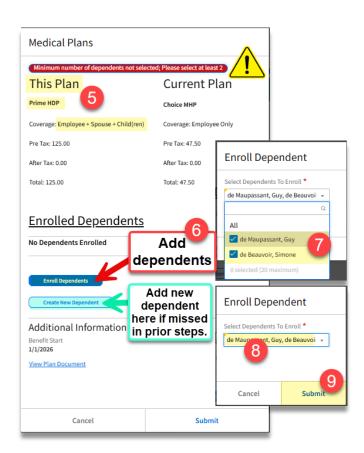
- You will need to use the Scroll bar to see all coverage options.
- After you choose coverage, the selected plan and coverage option will appear in the top lefthand corner.
- Click on the selected plan card to view additional details and compare current plan to selected plan
- Click on your coverage to ensure that dependents have been marked as covered.
- If you did not add dependents earlier, you can add when confirming dependent coverage.

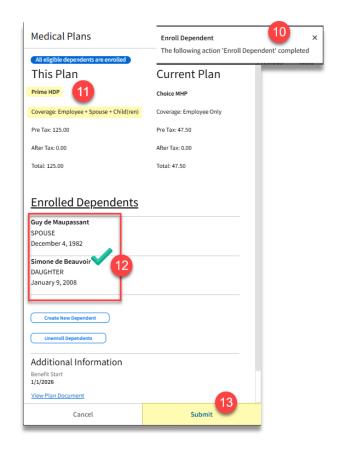








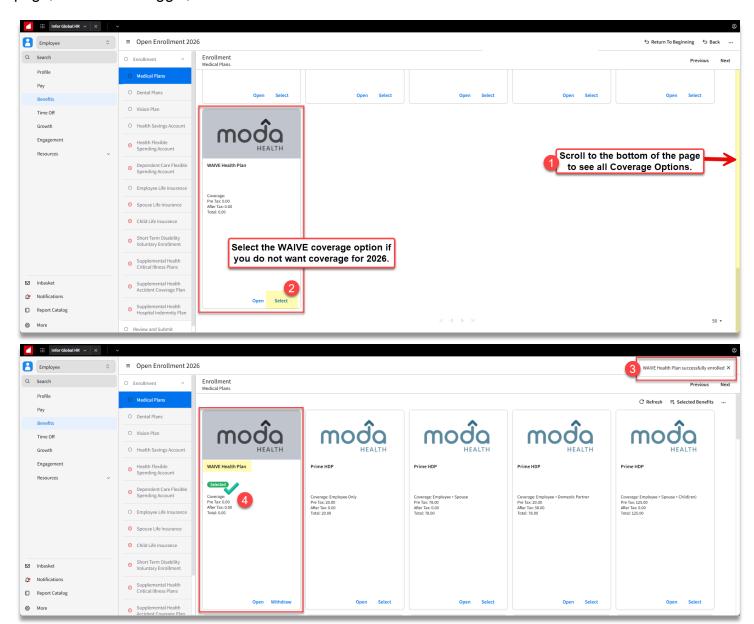






### Waiving coverage

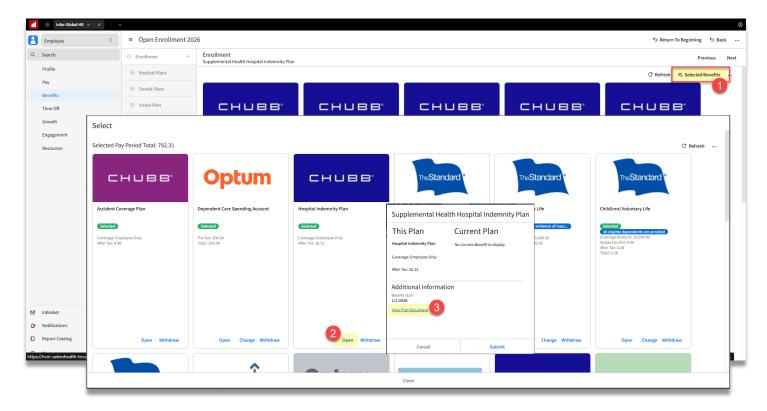
If you choose to Waive your coverage, or not be covered under the Plan, scroll to the bottom of the page, click on the toggle, then select.



#### **Plan Information**

If you want to learn more about the plans AFTER you've selected one to enroll in:

- 1. Click on 'Selected Benefits' at the top right.
- 2. Then click 'Open'.
- 3. Under 'Additional Information', click 'View Plan Document' to see more details



# Warning messages

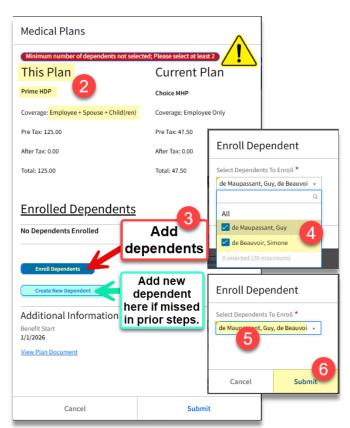
The Plan in which you are currently enrolled may show "Resolve Errors" and/or "Withdraw".

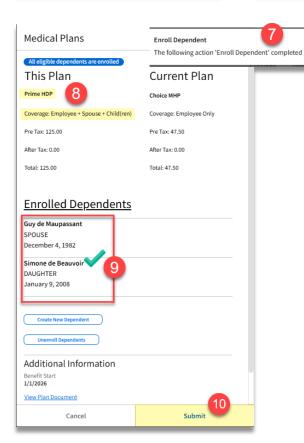
# Warnings or Withdraw

- Resolve Errors click to add dependents.
- Withdraw click to discontinue this Plan, then select another.

#### **How to Resolve Errors:**



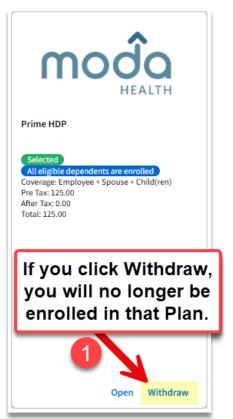


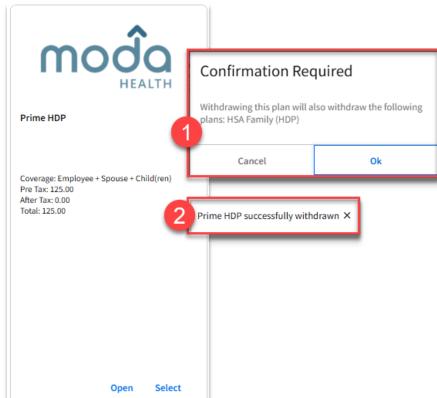




#### **How to Withdraw:**

If you withdraw from the plan, you are unselecting your current coverage under the Plan.





#### **Next Benefit Plan**

Click Next to review the next plan elections.



# **Dental, Vision**

Follow the same enrollment steps as above for Dental and Vision benefits.

Select the Waive Plan option if you do not wish to be covered under either of these benefits.





#### **Health Savings Account (HSA)**

If you are enrolled in the High Deductible Plan, you can elect pre-tax dollars from your paycheck to be placed into a Health Savings Account (HSA) to help pay for health-related expenses.

To receive the Salem Health employer pre-tax contribution, you must intentionally elect to participate in the HSA for a minimum of \$0.01.

- Salem Health will contribute:
  - \$850\* employee only Prime HDP coverage (HSA Single)
  - \$1,700\* employee plus one or more dependents Prime HDP coverage (HSA Family)
     \*Employer contributions are prorated for new participants effective Feb. 01, 2026 and later.

If you are enrolled in High Deductible Plan and are **not eligible** to receive or make contributions to the Health Savings Account, you may elect participation in the Healthcare Flexible Spending Account.

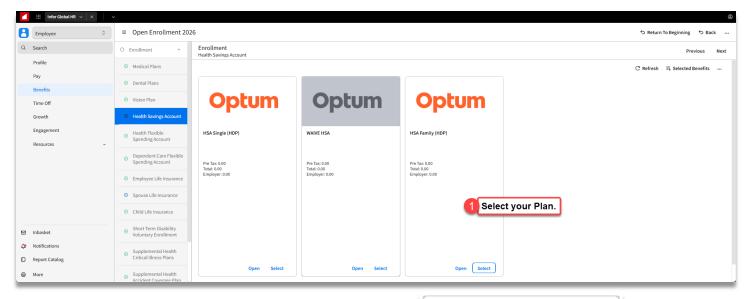
Those who are **not eligible** to participate in an HSA include anyone:

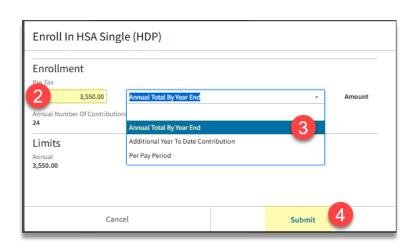
- Covered by any other health plan that is not a qualified High Deductible Health Plan (HDHP).
- Currently enrolled in Medicare or TRICARE.
- Covered by a Health Flexible Spending Account (FSA) or Health Reimbursement Arrangement (HRA), including through a Spouse's coverage.
- Cannot have received Veterans Administration (VA) benefits within the past three months except for preventive care. If you are a veteran with a disability rating from the VA, this exclusion does not apply.
- Cannot be claimed as a dependent on another individual's tax return.

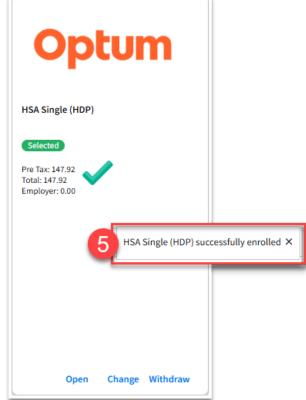
For more information, visit the 2026 HSA benefit webpage.

Plan	Enrollment	Min & Max
HSA Single (HDP)	Elect if enrolled in the High Deductible Plan if you have	\$0.24 -\$3,550
	Employee Only coverage.	per year
	<ul> <li>If you do <u>not</u> enroll in coverage, you will <u>not</u> receive</li> </ul>	
	employer contributions to your HSA.	
WAIVE HSA	<ul> <li>Elect if not enrolled in the High Deductible Plan.</li> </ul>	N/A
	Elect if you do not wish to receive employer contributions or	
	contribute your own pretax dollars to your HSA.	
HSA Family (HDP)	<ul> <li>Elect if enrolled in the High Deductible Plan and are</li> </ul>	\$0.24 - \$7,050
	covering any dependents.	per year
	<ul> <li>If you do not enroll in coverage, you will not receive</li> </ul>	
	employer contributions to your HSA.	

If you are enrolled in the Medical Home Plan, or do not select a Health Savings Account (HSA), you must select the WAIVE HSA Plan in order to proceed.







# **Healthcare Flexible Spending Account**

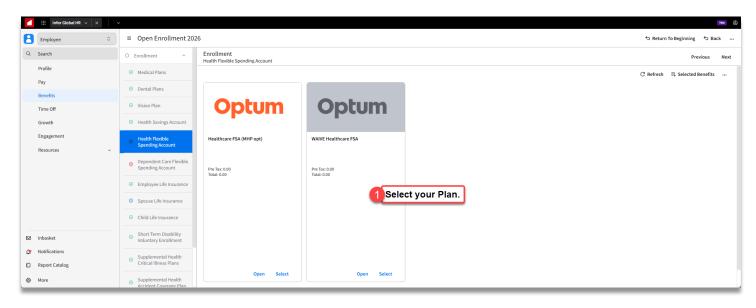
#### **Healthcare FSA (MHP opt)**

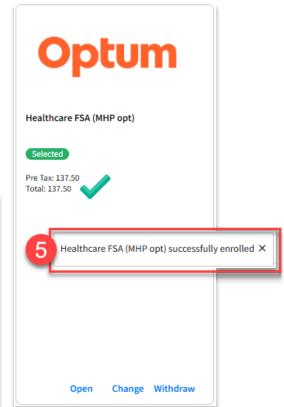
You can elect pre-tax dollars from your paycheck to be placed into a Flexible Spending Account (FSA) to help pay for health-related, daycare, or eldercare expenses.

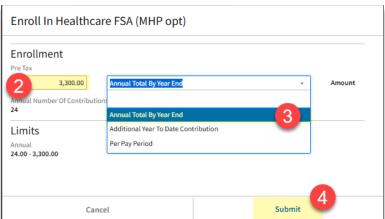
If you are enrolling in the Prime Plan (HDP) and contributing to a Health Savings Account (HSA) or accepting Salem Health contributions, you cannot enroll in the Healthcare Flexible Spending Account.

Plan	Enrollment	Min & Max
Healthcare FSA (MHP opt)	<ul> <li>Elect to have pre-tax dollars deducted from your paycheck to pay for healthcare expenses for you and your dependents.</li> <li>Available if enrolled in Prime – HDP and <b>not eligible</b> to participate in the Health Savings Account. See the above HSA section for more information or HSA benefit web page.</li> </ul>	\$0.24 - \$3,300 per year
WAIVE Healthcare	Elect if not enrolled in the Medical Home Plan.	N/A
FSA	<ul> <li>Elect if you do not wish to have pre-tax dollars deducted from your paycheck.</li> </ul>	IN/A

If you do not want to participate in a Flexible Savings Account you must select the WAIVE Healthcare FSA in order to proceed.







# **Dependent Care Flexible Spending Account**

#### **Dependent Care Flexible Spending Account (DCFSA)**

Salem Health will contribute a maximum of \$2,500 (\$104.17 per pay period) towards your eligible Dependent Care expenses.

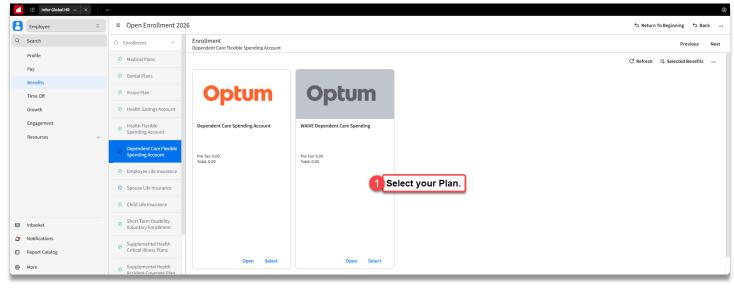
 Participants do not have to contribute their own funds to be eligible for the employer contribution (elect \$0.00).

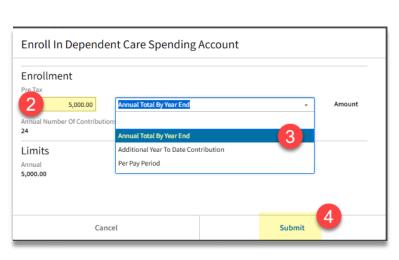
You are eligible to enroll in the Dependent Daycare Flexible Spending Account (DCFSA) regardless of which medical plan you choose.

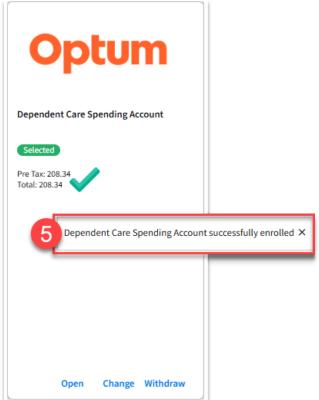
For more information, visit the FSA benefit webpage.

Plan	Enrollment	Min & Max
Dependent Care Spending Account	<ul> <li>Elect to have pre-tax dollars deducted from your paycheck to pay for <u>daycare</u> or <u>eldercare</u> expenses.</li> <li>Do <u>not</u> elect this plan to pay for dependent healthcare expenses.</li> <li>You may enroll in this plan regardless of your medical plan selection.</li> </ul>	\$0.24 - \$5,000 per year
WAIVE Dependent Care Spending	<ul> <li>Elect if you do <u>not</u> have dependents with daycare or eldercare expenses.</li> <li>Elect if you do <u>not</u> wish to receive employer contributions to your Dependent Care FSA.</li> </ul>	N/A

If you do not want to participate in a Flexible Savings Account (Dependent Care/Healthcare FSA) you must select the WAIVE Healthcare FSA and/or WAIVE Dependent Care Spending in order to proceed.







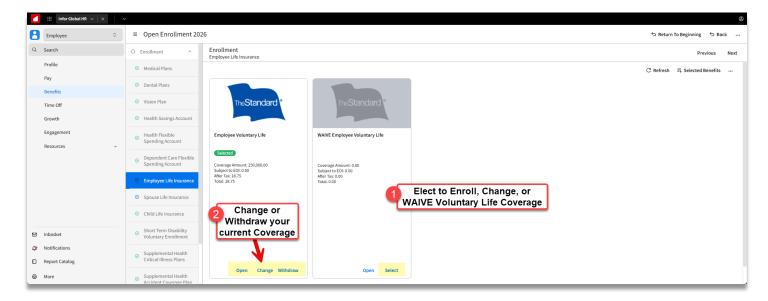
# **Employee Life Insurance**

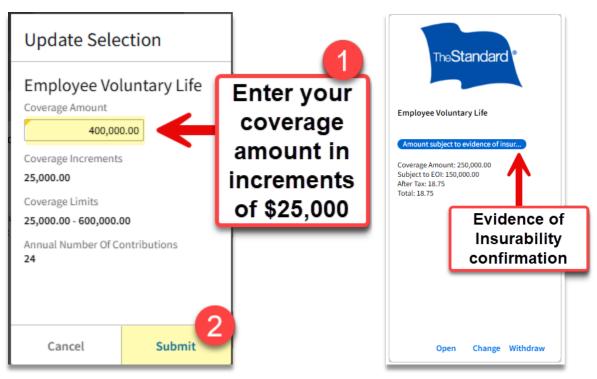
If you wish to purchase additional life insurance beyond employer-paid Basic Life Insurance (1x your annual salary), you may elect voluntary life insurance, up to a maximum of \$600,000, pending Evidence of Insurability (EOI) review.

#### **During Open Enrollment:**

- For employees with active coverage, you may increase your coverage in \$25,000 increments up to a total of \$100,000.
- Coverage amounts greater than \$300,000 will be subject to evidence of insurability.
- If you do not have current coverage and want to enroll, any requested amount will be subject to the Evidence of Insurability review.

See <u>Life Insurance webpage</u> on the benefits website for further details.





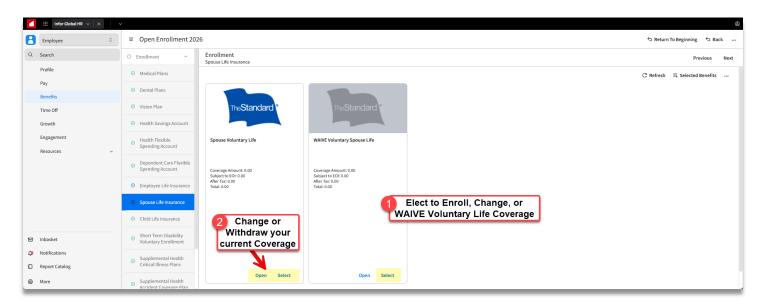
# **Spouse Life Insurance**

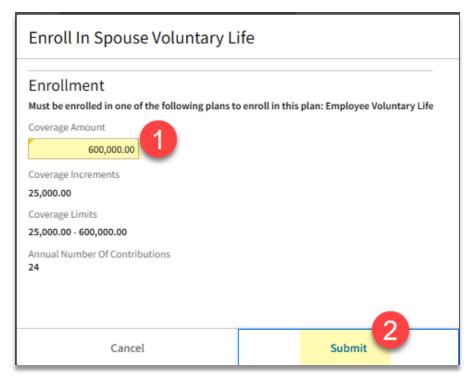
For Spouse/Domestic Partner coverage, you may increase life insurance elections, up to a maximum of \$600,000, pending Evidence of Insurability review.

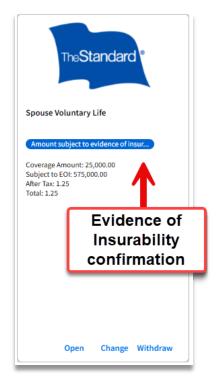
#### **During Open Enrollment:**

- For Spouse/Domestic Partner's with active coverage, you may increase your coverage \$25,000.
- Coverage amounts greater than \$50,000 will be subject to evidence of insurability.
- If you do not have current coverage and want to enroll, any requested amount will be subject to the Evidence of Insurability review.

See <u>Life Insurance webpage</u> on the benefits website for further details.

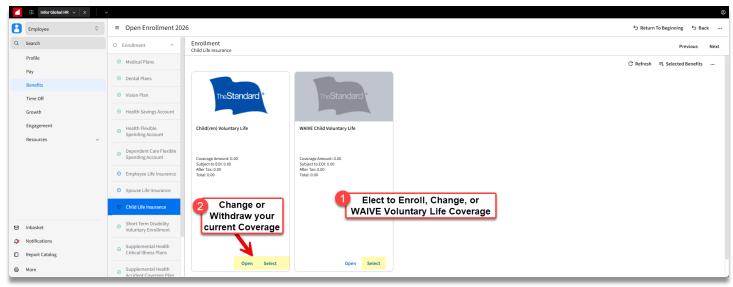


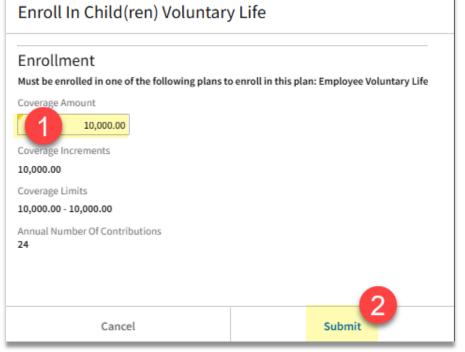




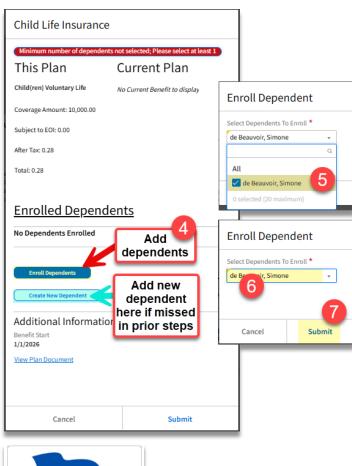
#### **Child Life Insurance**

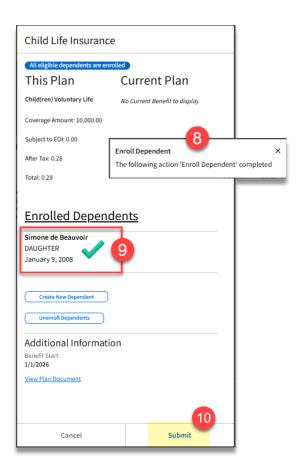
For Child(ren) Life (ages birth to Age 26), you may elect \$10,000. Select your Child(ren) under the Enroll Dependents screen













# **NEW!**

# **Short Term Disability Voluntary Enrollment**

What it is: Optional, employee-paid coverage that replaces part of your income if your own health condition keeps you from working for a short time.

Benefit amount: 60% of weekly pay, up to \$4,000/week. If Oregon Paid Leave already covers ≥60% of your weekly pay, you'll still receive a minimum \$25/week from STD.

Benefit duration: Up to 90 days from the date of disability (includes the waiting period).

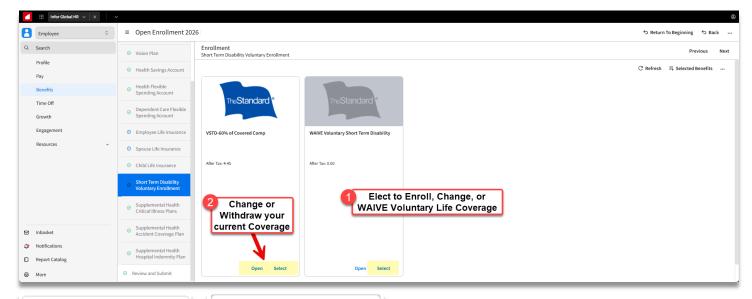
Who might want it: Higher earners who want to supplement Oregon Paid Leave, and anyone who wants income protection if their Oregon Paid Leave benefit is exhausted or not available for their own disability.

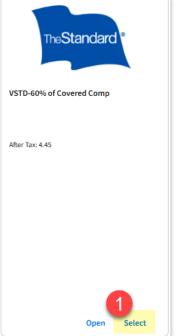
What it costs: Premiums are based on your age and your Salem Health earnings. The amount listed in your event is your per-paycheck premium. Your per paycheck premium may vary slightly from month to month for employees that earn variable shift based compensation (shift differential).

Waiting periods (first disability after you enroll)

- Enroll during Open Enrollment (for 2026): 14 days for accident or illness.
- Enroll later (such as at next year's Open Enrollment): For your first 12 months of coverage, the wait is 14 days for accident and 60 days for illness

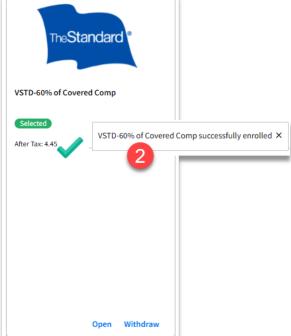
For more information, visit the 2026 Disability benefit webpage.





Now is the best time

to Enroll!



# **Supplemental Health Critical Illness Plan**

Lump-sum protection is for major health events. This benefit pays a tax-free lump sum directly to you if you're diagnosed with a serious condition like cancer, heart attack, or stroke. The funds can be used however you choose—medical bills, transportation, lost wages, or living expenses.

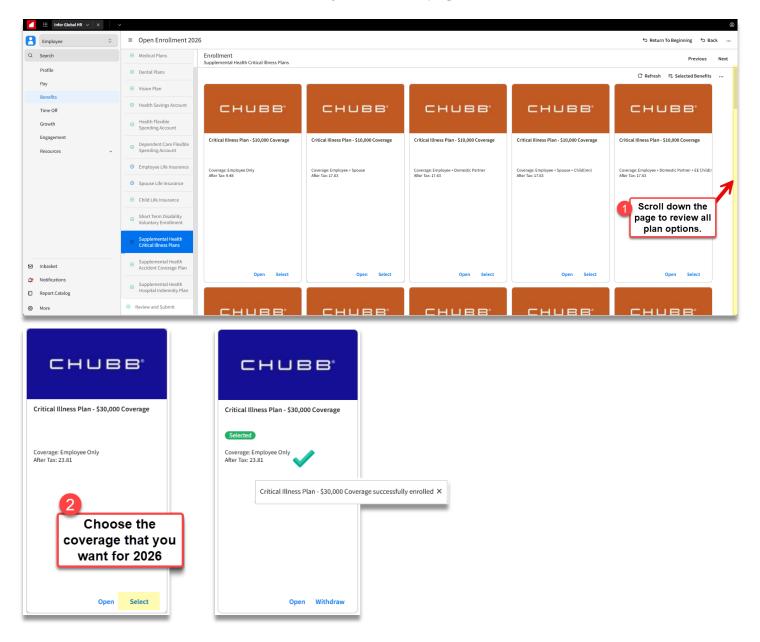
Why consider it? It provides financial breathing room during a difficult time, includes advocacy and support services, and ensures you're not alone when facing a major diagnosis.

You have the option between the following coverage amounts:

- \$10,000
- \$20,000
- \$30,000
- Or Waive (\$0)

Premiums are based on the employee's age; the premium cost listed in your enrollment event is your per paycheck premium cost.

For more information, visit the 2026 Voluntary Benefit webpage.

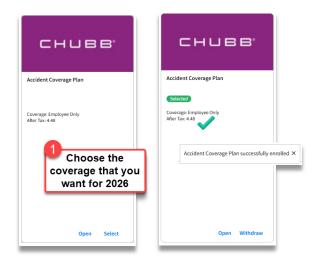


# **Supplemental Health Accident Coverage Plan**

Stay financially protected when accidents happen. Whether it's a sports injury, slip and fall, or broken bone, this coverage pays cash benefits for ER visits, fractures, x-rays, surgeries, and more. Chubb has customized this plan to pay an increased benefit if you are admitted to the Salem Health hospital or visit a Salem Health emergency room.

Why consider it? Benefits are paid directly to you regardless of your medical coverage, and it's ideal for active individuals, families with kids, or anyone who faces out of pocket expenses after an accident.

For more information, visit the 2026 Voluntary Benefit webpage.

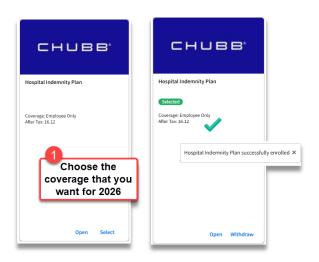


# **Supplemental Health Hospital Indemnity Plan**

Protect your finances from hospital-related costs. Even with health insurance, hospital stays can bring unexpected out-of-pocket expenses like deductibles, copays, and non-covered services. This plan pays cash benefits directly to you when you are admitted to the hospital, visit the ER, or have outpatient surgery.

Why consider it? It provides a financial cushion during recovery, can be used for any purpose (rent, travel, groceries), and is especially helpful if you're on a high-deductible health plan.

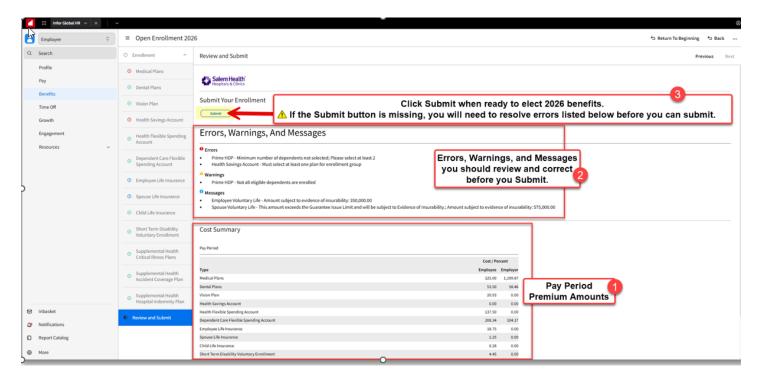
For more information, visit the 2026 Voluntary Benefit webpage.



# Review, Submit & Confirm

Once you've made all your plan elections, click on Submit.

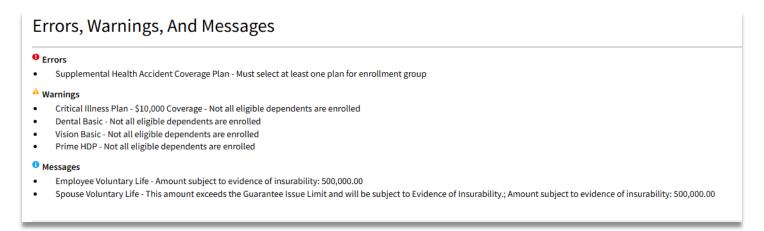
You **MUST** submit your enrollment by clicking the SUBMIT button below. If you have revised your elections after clicking SUBMIT, you must SUBMIT again for them to be saved.

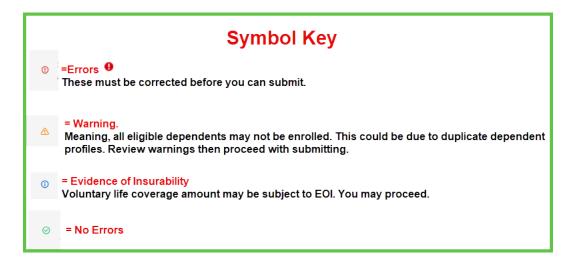


#### If you receive any Errors, Warnings, and Messages:

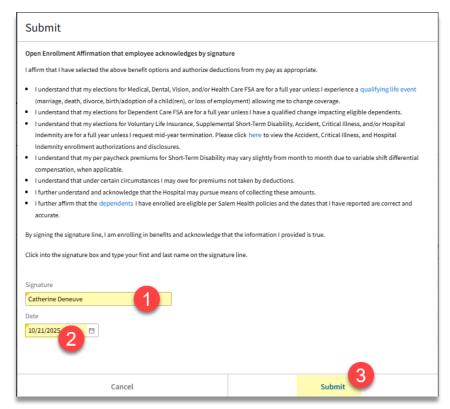
Refer to the symbol key below. Only the red Errors must be resolved before submitting.

#### Error message example:





Once all <sup>•</sup> Errors messages have been resolved, sign, date, then click on Submit.

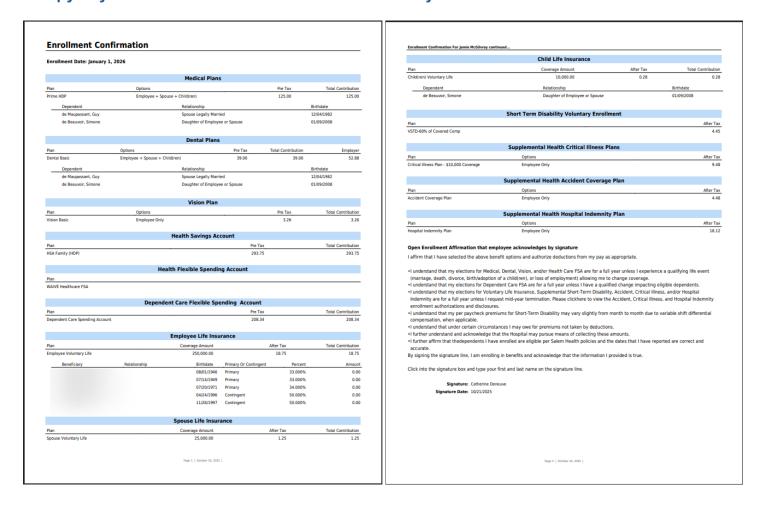


#### Click View Confirmation.



Review your Confirmation sheet thoroughly. Be sure you have selected the correct plans and covered dependents.

#### A copy of your Confirmation sheet will be emailed to your work Outlook email address.



# **Congratulations!**

You have successfully completed your 2026 Open Enrollment.

Please note that you may revisit the Open Enrollment portal any time between Oct. 21 and Nov. 4, 2025 to review or make changes to your elections. Only your most recently submitted elections will be processed at year-end.