

Your 2026 Annual Enrollment Checklist

HBP Benefit Changes for 2026

- **Fidelity replaces HSA Bank as our HSA administrator.** During Annual Enrollment, you'll need to accept Fidelity's terms to have an account opened. You will also have the opportunity to participate in the bulk transfer from HSA Bank to Fidelity. If you don't act, your balance will remain with HSA Bank, and you'll need to open a Fidelity account later to receive new contributions.
- **Carrum Health is available January 1 to Anthem members** to connect with the best surgical care and cancer specialists with \$0 out-of-pocket costs (HSA members must satisfy the IRS minimum deductible first). Note: Carrum Health must be used for bariatric surgery.
- **Anthem will issue a new, combined medical and prescription drug ID card** for 2026. All members, including new enrollees, will automatically receive digital ID cards for the new year. To receive a printed copy, you must opt out of digital documents on the Anthem website or the Sydney app.
- **The HSA Plus Plan** deductible will increase to \$1,700 for individual coverage and \$3,400 for families, due to IRS regulations.
- **Kaiser CDHP plans** will have a \$3,400 deductible for an individual within a family and a \$3,400 out-of-pocket maximum for individuals and \$6,400 for families.
- **Kaiser California plans** will cover the diagnosis and treatment of infertility, including assisted reproduction.
- **The IRS increased 2026 contribution limits for the health savings account (HSA)** to \$4,400 for employee-only CDHP coverage and \$8,750 for all other CDHP coverage levels.
- **Health Care FSA and Commuter Benefits contribution limits for 2026** have not been announced yet. Your enrollment election will be updated to reflect the 2026 maximums once they are released by the IRS.
- **Dependent Care FSA contribution limits for 2026** are increasing to \$7,500 if single or married and filing a joint income tax return (or \$3,750 if married and filing separate income tax returns).
- **Prudential will be the new carrier** for life, long-term disability, and accidental death and dismemberment (AD&D) insurance. And, the basic life insurance maximum is increasing from \$1 million to \$1.5 million.
- **Prudential will replace Voya** as the carrier for voluntary supplemental accident, critical illness, and hospital insurance.
- **Inflection is adding** new programs (DivorcelQ, ElderCareIQ, SensitivityIQ, and EndofLifeIQ) to the women's health and LGBTQ programs they already offer, starting January 1, 2026.
- **Teladoc is the new name for Livongo**, which manages the Prediabetes, Diabetes, and Hypertension Prevention Program.

Note: Review your 2026 Benefits Guide for coverage details.



Looking for fast answers?

Chat with SKYE, your limitless HR Companion. SKYE is here 24/7 to answer your benefits and HR questions instantly.

Need the human touch?

Connect with a TouchCare Health Expert.

For in-depth conversations, [schedule a 1:1 appointment](#). For quick questions, call 866-486-8242 or email assist@touchcare.com

Take Action During Hitachi's Annual Enrollment October 22–November 5!

Annual Enrollment is your yearly opportunity to review your benefits coverage and make any changes, effective January 1, 2026. If you do not enroll, you will be defaulted to the coverage you currently have, except for FSA. And, if your Group Company offers a flexible spending account (FSA), you must reelect to participate in those plans.



Tackle Your To-Do List for This Annual Enrollment.

- ☐ **Read your 2026 Benefits Guide** located in the reference center in Benefitsolver (hitachi.us/benefitpool) – learn about all your plan options and any 2026 changes.
- ☐ **Important Action Required:** We are transitioning from HSA Bank to Fidelity as our HSA Administrator, and you need to complete two steps:
 - Accept Fidelity's terms in Benefitsolver to open your Fidelity account and continue receiving contributions.
 - Choose whether to participate in the bulk transfer of your existing balance from HSA Bank to Fidelity. If you do not opt into the transfer, your balance will remain with HSA Bank.
- ☐ **Determine if you want to keep the same plans or make some changes.**
 - Remember that Flexible Spending Accounts (Health care, Limited purpose, and Dependent care FSA) do not rollover from year to year. You must enroll during Annual Enrollment if you want to participate in Flexible Spending Accounts.
- ☐ **Look at your current dependents.** Annual Enrollment is the time to add or drop dependents from coverage.
- ☐ **Review your beneficiaries** and make any necessary updates.
- ☐ **Looking for fast answers?** Chat with SKYE, your limitless HR Companion. SKYE is available 24/7 to help answer your benefits and HR questions instantly.
- ☐ **Need the human touch?** Connect with a TouchCare Health Expert. For in-depth conversations, schedule a 1:1 appointment at TouchCare.com/get-scheduled. For quick questions, call 866-486-8242 or email assist@touchcare.com.
- ☐ **Enroll starting October 22** in Benefitsolver via hitachi.us/benefitpool.

Enrollment Tools and Resources



- Watch our **Open Enrollment presentation** to understand how your benefits work and what actions to take during Open Enrollment.
- View a few short, **pre-recorded presentations** (password: BENEFITS2026) that compare different cost scenarios by coverage level.
- Attend a live Office Hours session to get answers to your questions. Find a list of upcoming times at benefits.hitachivantara.com.
- MyChoice app allows you to enroll and connect to other resources. To download the app and get the access code, visit hitachi.us/benefitpool.