



It's time for the 2026 open enrollment for your Henniges Automotive benefits plan. Henniges Automotive continues to provide a comprehensive and competitive benefits package. During open enrollment, you will be able to learn what's changing, review your coverage, and make your benefit elections for 2026. Learn about your benefits in the [NEW Virtual Benefits Showcase](#). By scanning the QR code below you will find your benefit guide as well as summaries and annual notices. Please take the time to learn about your benefits and make the best benefit elections for you and your family.

<http://www.benxpress.com/henniges>

Username: firstname.lastname

Password: Last 6 digits of SSN

You have from **November 3rd through November 14th** to add, remove or change benefits and/or dependents in [BenXpress](#) (see QR code above).



Your current benefit selections will rollover except your Flexible Spending Account (FSA) and Health Savings Account (HSA), which must be elected each year. If you want to contribute to an FSA or HSA in 2026, you must log into BenXpress and elect your 2026 contribution amount.

WHAT'S CHANGING FOR 2026?

Medical will remain with Blue Cross Blue Shield of Michigan; there will be a few changes to the design of the plan options.

- PPO plan will have the following changes:
 - The plan deductible will change to \$650 single and \$1,300 family.
 - The out-of-pocket maximum change to \$2,800 single and \$5,600 family.
 - The emergency room copay will change to \$150.
 - The urgent care copay will change to \$30.
 - The prescription drug copay will change to \$15 generic, \$30 preferred brand, \$50 non-preferred brand, and \$75 for specialty drugs.
- Choice PPO with HSA - Per IRS requirement for 2026, increase deductible, plan will crosswalk from \$1,650 single/\$3,300 family to \$1,700 single/\$3,400 family in-network.
- Flexible Spending Account (FSA) is now available in the PPO Plan.
- Choice PPO with HSA - Per IRS requirement for 2026, increase deductible, plan will crosswalk from \$1,650 single/\$3,300 family to \$1,700 single/\$3,400 family in-network.
- **NEW** Teladoc Pre-diabetes Management program at no cost to qualifying members. This new program includes a welcome kit with a free smart scale, a personalized action plan, and expert health coaching to help members reduce their risk of developing type 2 diabetes.
- Premium Dental – **ENHANCED** coverage will remain with Delta Dental, increasing orthodontic to \$2,500 lifetime maximum.
- Standard Vision plan – **ENHANCED** coverage will remain with VSP, increasing frame allowance to \$140 and increasing contact lens allowance to \$130.
- **NEW** A Medicare education and enrollment program called SmartConnect is being offered to help team members and their families navigate questions and concerns surrounding Medicare to help you determine the best plan and cost when you or a loved one is ready to enroll.

HENNIGES

AUTOMOTIVE

Medical

	BCBSM PPO Member's Responsibility	BCBSM Choice PPO HDHP HSA Member's Responsibility	BCBSM Basic PPO HDHP HSA Member's Responsibility
Deductibles (individual/family)	\$650/\$1,300	\$1,700/\$3,400	\$3,000/\$6,000

2026 Medical Rates

<u>EMPLOYEE WEEKLY CONTRIBUTIONS</u>			
Employee Only	\$24.60	\$7.63	\$8.90
Employee + One	\$47.27	\$15.25	\$19.37
Family	\$74.87	\$22.89	\$30.15

Dental

BENEFITS	Delta Dental Core Plan Member's Responsibility	Delta Dental Premium Plan Member's Responsibility
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2026 Dental Rates

<u>EMPLOYEE WEEKLY CONTRIBUTIONS</u>		
Single	\$1.15	\$3.17
Two Person	\$2.30	\$6.35
Family	\$3.44	\$9.08

Vision

BENEFITS	VSP Standard Member's Responsibility	VSP Premium Member's Responsibility
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2026 Vision Rates

<u>EMPLOYEE WEEKLY CONTRIBUTIONS</u>		
Single	\$1.50	\$2.93
Two Person	\$2.49	\$4.86
Family	\$4.24	\$8.52

Kapnick Strive will be the new wellness vendor for the Henniges Moving in a Healthy Direction Wellness Program. Additional information on Kapnick Strive can be found in the Benefits Guidebook and will be provided in upcoming Open Enrollment meetings.

Don't forget to enroll yourself and your family in BenXpress by November 14th!

Attend an in-person Open Enrollment meeting at your location and review the Guidebook for more details.



Scan these QR codes to
learn more about
your benefits.



Virtual Benefits Showcase

Presentation