



Enroll by November 14th!



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.

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. **If you are currently enrolled in Simplify, you must log into BenXpress to make your benefit elections. Simplify will not be offered in 2026.**

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

Username: firstname.lastname

Password: Last 6 digits of SSN



WHAT'S CHANGING FOR 2026?

Medical will remain with Blue Cross Blue Shield of Michigan. Henniges is adding two additional Tiers to the prescription drug benefit:

- Tier 4 Preferred Specialty – these are high-cost generic and preferred brand name specialty drugs that are safe and effective - 25% (min \$100/max \$200)
- Tier 5 Non-Preferred Specialty – these are high cost nonpreferred brand name specialty drugs that may not have a proven record for safety or high clinical value - 40% (min \$200/max \$400)

PillarRx is being added to the Choice and Basic PPO HSA plans. PillarRx helps you to save money on the most expensive drugs by helping you to enroll for manufacturer copay assistance programs. This program is already in place for Traditional PPO, and we are pleased to expand this to our other two plans.

Henniges understands the rising cost of healthcare continues to be a challenge across the country. There will be a slight increase in employee contributions for medical and dental. However, we want to reassure you that Henniges Automotive will continue to cover the majority of these cost increases.

HENNIGES

AUTOMOTIVE

	BCBSM PPO Member's Responsibility	BCBSM Choice PPO HDHP HSA Member's Responsibility	BCBSM Basic PPO HDHP HSA Member's Responsibility
Deductibles (individual/family)	\$1,500/\$3,000	\$1,750/\$3,500	\$3,500/\$7,000

2026 Medical Rates

<u>EMPLOYEE WEEKLY CONTRIBUTIONS</u>			
Employee Only	\$41.82	\$16.14	\$11.63
Employee + One	\$91.24	\$35.52	\$25.19
Family	\$133.04	\$54.86	\$38.73

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	\$1.26	\$3.61
Two Person	\$2.55	\$7.15
Family	\$3.80	\$11.02

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

<u>EMPLOYEE WEEKLY CONTRIBUTIONS</u>		
Single	\$1.53	\$3.32
Two Person	\$2.53	\$5.50
Family	\$4.33	\$9.64

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

Hourly