

Changes to PEBB benefits for 2026

The following changes are **effective January 1, 2026**.

Changes to all PEBB medical plans

- **Deductible for Consumer-directed health plans (CDHPs):** The IRS raised the minimum deductible for high-deductible health plans to \$1,700 for single subscribers and \$3,400 for families.
- **Health savings accounts (HSAs):** The IRS raised the health savings account annual maximum contribution to \$4,400 for single subscribers and \$8,750 for families.

Medical plan changes

Kaiser Permanente NW

- **Hearing aids** are no longer capped at a specific dollar amount. Members must see an in-network provider to receive hearing aids or they will not be covered by the plan, and the member will have to pay for them out of pocket. Members can use the hearing aid benefit every 36 months.
- **ClassPass Affinity** (access to discounted fitness and wellness perks) is not offered after December 31, 2025.

Kaiser Permanente WA

- **Hearing aids** are no longer capped at a specific dollar amount. Members must see an in-network provider to receive hearing aids or they will not be covered by the plan, and the member will have to pay for them out of pocket. Members can use the hearing aid benefit every 36 months.
- **ClassPass Affinity** is not offered after December 31, 2025.

Uniform Medical Plan

- **UMP Plus—Puget Sound High Value Network (PSHVN) and UMP Plus—UW Medicine Accountable Care Network (ACN)** is no longer offered. If you were enrolled in one of these plans and did not select a new plan during open enrollment, you (and your enrolled dependents) were automatically enrolled in UMP Classic. [Learn more.](#)

- **Hearing aids:** The UMP hearing aid benefit changed to an allowed amount for one prescribed hearing aid per ear every 36 months. Members may be responsible for hearing aid charges exceeding the allowed amount.
- **Diagnostic and supplemental breast exams** are covered without member cost share. This change is effective retroactive to January 1, 2025.

Dental plan changes

Uniform Dental Plan only. These do not apply to the DeltaCare or Willamette Dental plans.

- **Coverage for children:** The annual deductible is removed for children up to age 15.
- **TMJ** (temporomandibular joint dysfunction) limits increased to \$1,000 annually and \$5,000 lifetime.

Flexible spending arrangements (FSAs)

- **Flexible spending arrangements (FSAs):** The annual maximum contribution for the FSA and Limited Purpose FSA increased to \$3,400.
- **Collective Bargaining Agreement (CBA) FSA contribution** increased to \$300 and the income limit increased to \$68,004.

Dependent Care Assistance Program (DCAP)

- The annual maximum contribution for DCAP increased to \$7,500 for a single person or a married couple filing a joint income tax return, and to \$3,750 for each married person filing separate income tax returns.

Long-term disability (LTD) insurance

- **Employer-paid LTD:** The monthly benefit for basic (employer-paid) LTD insurance increased to \$450.
- **Employee-paid LTD** rates decreased by 6 percent.