2026 U.S. Benefits Information Site summary from CIRCU**IT**

This summary of the 2026 U.S. Benefits Enrollment Information Site was generated by CIRCU**IT**, Cisco's proprietary AI assistant for employees.

Prompt used to generate this summary:

Create a summary of what's changing and what is most important that I need to know in 400 words or less.

Note: Responses generated by CIRCU**IT** may vary and could contain inaccuracies about people, places, or facts. Please verify critical information from reliable sources before taking action based on CIRCU**IT**'s responses.

CIRCUIT response:

Cisco is implementing important benefit changes for 2026, with the U.S. Benefits Enrollment period running from **October 22 to November 7**. All elections and changes will become effective on January 1, 2026.

The most critical update is the transition of **all family building benefits** (including fertility, preservation, adoption, and surrogacy) to **Carrot** starting January 1, 2026.

Key points to know:

- A new, combined **$50,000 lifetime maximum** will apply across *all* medically-necessary and elective family building services for both UnitedHealthcare (UHC) and Kaiser members.
- You **must use Carrot's in-network providers** for reimbursement; no out-of-network coverage will be available.
- Reimbursement for adoption, surrogacy and non-medically necessary fertility treatment will be **subject to tax.**
- The preservation storage limit increases from one to three years.

- **Action required if currently receiving care**: If you started treatment before January 1, 2026, call Carrot at **888 828 7134** immediately to understand the transition process and confirm your provider's network status.

Other significant changes include:

- **Medical and Dental**: Expect increases in paycheck contributions. Some Health Plus Savings Plan (HPSP) deductibles and out-of-pocket maximums are also rising.
- **Health Savings Account (HSA) and Flexible Savings Account (FSA)**: Contribution limits are increasing for 2026, allowing more tax-free savings. The Dependent Day Care FSA limit significantly increases to $7,500.
- **Dependent Life Insurance**: Coverage levels are being reduced. If your current level is eliminated, you'll automatically move to the next highest level with a premium increase unless you make a different election during Benefits Enrollment.
- **401(k)**: For participants age 50 and older earning $145,000 or more, catch-up contributions must be Roth starting in 2026.
- **Expanded benefits**: Caregiving Concierge now offers support for pet care, and Critical Illness Insurance includes a new $100 health screening reimbursement.

It is essential to review the 2026 U.S. Benefits Enrollment Guide and visit **usbenefitsportal.cisco.com** between **October 22 and November 7** to make informed decisions and update your elections.

Contact People Support at **866 282 3866** or **408 526 5999**, option 4, if you have any questions. Remember, you and your adult dependents can always connect with your dedicated Cisco Benefits Pro for healthcare navigation and support year-round.

Note: This summary is for informational purposes only and highlights certain components of the Cisco Systems, Inc. Welfare Benefit Plan (the "Plan") and other Cisco-sponsored programs. It was created using CIRCU**IT**, Cisco's Artificial Intelligence engine. This summary is not intended to describe any Cisco-sponsored employee benefit plans or programs completely. Refer to the formal plan documents for detailed information about your Cisco benefits.