

OPEN ENROLLMENT 2026



Monday, October 13, 2025 – Friday, October 31, 2025

Annual Open Enrollment elections and changes are made through Employee Self Service (ESS). Elections/changes are effective January 1, 2026 through December 31, 2026.

All employees are strongly encouraged to review their current benefits, covered dependents, and beneficiaries. **Anyone who wants to contribute to a Flexible Spending Account or elect the MetLife Legal Plan for 2026 MUST make those elections or re-elections during open enrollment.**

Once Open Enrollment closes, you will not be able to make changes to your 2026 benefits elections unless you have a qualifying life event.

2026 Highlights

- Getty's Aetna health plan will be transitioning from a High Deductible Health Plan (HDHP) to a Traditional PPO. This change means new lower deductibles and new copays. The Aetna network of physicians will remain the same, and there will be no changes to the types of covered services or prescription benefits.
 - With the Traditional PPO, you will no longer be able to make or receive contributions to a Health Savings Account (HSA), due to IRS regulations. However, any balance in your HSA remains yours to continue to save, invest, or use for eligible healthcare expenses.
 - You will be able to contribute to a Healthcare Flexible Spending Account.
- The MetLife dental plan will offer enhanced coverage, including a higher annual benefit maximum and orthodontia maximum of \$2,500 and coverage for night guards. Please review the 2026 Dental Summary which is posted at GettyHR.com.
- Due to recent legislation changes, infertility coverage will be added to all medical plans for 2026. Details will be provided once they're available from the medical insurance carriers. We will include information in Getty This Week and link to a post on GettyHR.com.
- The UnitedHealthcare HMO plans now cover acupuncture.
- The annual maximum contribution for the Healthcare Flexible Spending Account (FSA) has increased to \$3,400 for 2026. Up to \$680 of unused 2026 Healthcare FSA funds will carryover to 2027.
- Through Health Advocate's EAP (Employee Assistance Program), you have free access to confidential counseling for you and your family members dealing with bereavement, marital or family conflicts or stress and other emotional issues. Health Advocate can also assist with insurance advocacy support such as resolving insurance billing issues on your behalf. Contact Health Advocate at 866-799-2728.
- Preventive care—such as routine wellness exams and certain recommended screenings and immunizations—is covered by your health plans at no cost when you see in-network providers.

What You Need To Do During Open Enrollment

If you do not wish to make any changes to your benefits, most plans will carry over to 2026 automatically. However, if you are currently enrolled in any of the plans below and wish to continue, you **must re-enroll, as these elections do not automatically carry over to 2026:**

- Healthcare Flexible Spending Account
- Dependent Day Care Flexible Spending Account
- Metlife Legal

Examples of Changes You Can Make During Open Enrollment

- Change medical plans or enroll in medical coverage
- Enroll in dental coverage
- Add eligible dependents or remove dependents
- Increase or add Voluntary Life (subject to health review) and/or Voluntary Accidental Death & Dismemberment

Examples of Changes You Can Make Anytime During the Year

- Update beneficiaries for Life and Accidental Death & Dismemberment. These can be verified and changed in your Benefit Summary in ESS
- Make changes to your Vanguard Retirement Savings Account and update beneficiaries in the Vanguard Portal
- Contact UnitedHealthcare directly to change your Primary Care Physician and Medical Group if enrolled in one of the HMO plans
- Contact Metlife directly to add or terminate discounted Pet Insurance policies



New Aetna Plan Change FAQ

The Aetna HDHP will transition to a Traditional PPO with Aetna. What is changing?

The deductibles and out-of-pocket maximums of the new Traditional PPO are significantly lower than the HDHP. Services listed with co-insurance are subject to the deductible. Once you reach the deductible, you pay the coinsurance percentage.

In-network services listed with copays like office visits, specialist visits, and urgent care visits, are not subject to a deductible. You are immediately covered and just pay the set fee for those services.

There is a slight increase in the premiums with a Traditional PPO plan, as the plan provides a richer benefit and you pay less out-of-pocket when you get medical care. There are significant plan enhancements in place that can help limit your expenses.

Prescriptions are also no longer subject to a deductible; you just pay for the applicable copay for covered prescriptions based on tier.

What remains the same?

You'll still have access to the same nationwide Aetna network. The types of covered services and medications also remain the same.

If I'm currently enrolled in the Aetna HDHP in 2025, will I be automatically enrolled in the Aetna Traditional PPO?

Yes, if you are currently enrolled in the Aetna HDHP, you (and any enrolled dependents) will be automatically enrolled in the Aetna Traditional PPO for 2026 unless you take action and make a change during Open Enrollment.

Can I go to physicians who are out-of-network?

Yes, there is some out-of-network coverage. However, you'll get much better use of the PPO plan and limit your costs by staying in-network. Out-of-network providers can charge you whatever they would like for their services and are not subject to Aetna's negotiated rates, which could leave you with balance billing costs.

Can I still make or receive contributions to a Health Savings Account (HSA) in 2026?

You will no longer be able to make or receive Getty contributions to an HSA since these types of accounts are only compatible with HDHPs, per IRS regulations.

What happens to the funds I already have in my Health Savings Account (HSA)?

If you have a balance in your HSA, the balance is yours to continue to invest, save for the future, or use for eligible expenses until the funds run out. Your account will stay with Inspira unless you choose to transfer your funds. Getty will continue paying the Inspira account fees for maintaining your account. Another institution may charge you a fee.

What other tax-advantaged accounts may I contribute to?

You'll now have the option to make pre-tax contributions to a Healthcare Flexible Spending Account (FSA) with enrollment in the Traditional PPO plan. The Healthcare FSA can be used for eligible medical, dental, and vision expenses in the year in which you make contributions.

Unrelated to medical expenses, you may also take advantage of tax savings by increasing your pre-tax contributions to the Employee Investment Program, if you are not already contributing the maximum allowable amount to your retirement savings.

If you have children under the age of 13, you may make pre-tax contributions to a Dependent Day Care FSA to be used for eligible day care expenses.

If I'm enrolled in a Limited Purpose FSA in 2025, what will happen to my funds should I have a carryover amount?

The Limited Purpose Flexible Spending Account (FSA) will no longer be offered in 2026 because it is intended to supplement an HSA. If you have a carryover balance in your 2025 Limited Purpose FSA, up to \$610 of your unused funds will automatically carryover to a 2026 Healthcare FSA, regardless of whether you elect to contribute to a Healthcare FSA in 2026. This means that, in addition to eligible dental and vision expenses, you'll be able to use your carryover amount for eligible medical expenses in 2026 as well.

Open Enrollment Commonly Asked Questions

If I don't want to make any changes to my current benefits, and I don't want a Flexible Spending Account or Legal Plan in 2026, do I have to submit my enrollment?

No, you don't! Your current elections will continue into next year automatically.

I have an FSA this year and want to contribute the same annual amount for 2026. Do I need to re-enroll in these during open enrollment?

Yes. FSAs require re-enrollment for each calendar year. You must enter an annual contribution amount for 2026.

I currently have the Legal Plan and want to keep it next year. Do I need to re-enroll in it?

Yes, the Legal Plan requires re-enrollment each year.

Can I increase Voluntary Life Insurance for myself or my Spouse/Registered Domestic Partner?

To request an increase of Voluntary Life Insurance, you should elect the new coverage amount you'd like during Open Enrollment. Please know that coverage is not guaranteed.

Most increases are subject to a health review by the carrier, Metlife. There is a statement of health form with medical questions that you (or your spouse or registered domestic partner, if applicable) will need to complete and send directly to MetLife. The form also authorizes Metlife to contact your medical providers for your medical records. Upon review of your medical information, Metlife will let Getty and you know whether the coverage is approved or not.

You should only request an increase to Voluntary Life Insurance if you know you will submit the health review form and authorization to Metlife. The form will be provided to you by the benefits teams once you submit your Open Enrollment elections.



Can I change my Vanguard contributions for my retirement savings account in Open Enrollment?

Changes to your retirement savings contributions can be made at any time and need to be made directly in Vanguard's portal (not in ESS).

If I've been enrolled in a UnitedHealthcare HMO this past year, can I change my Primary Care Physician or Medical Group in Open Enrollment?

You can change to a different in-network Primary Care Physician or Medical Group at any time during the year. In order to do so, you must contact the UnitedHealthcare Member Services phone number on your insurance card.

I have a child that turned 26 in 2025. Do I need to remove my child during Open Enrollment?

You may remove your child during Open Enrollment. However, if you do not, the child will be automatically removed by the Getty benefits team. Your child will receive a COBRA packet in the mail from Inspira, Getty's COBRA Administrator, in December.

I clicked the "Submit" button in Open Enrollment. When will I receive a benefit confirmation statement?

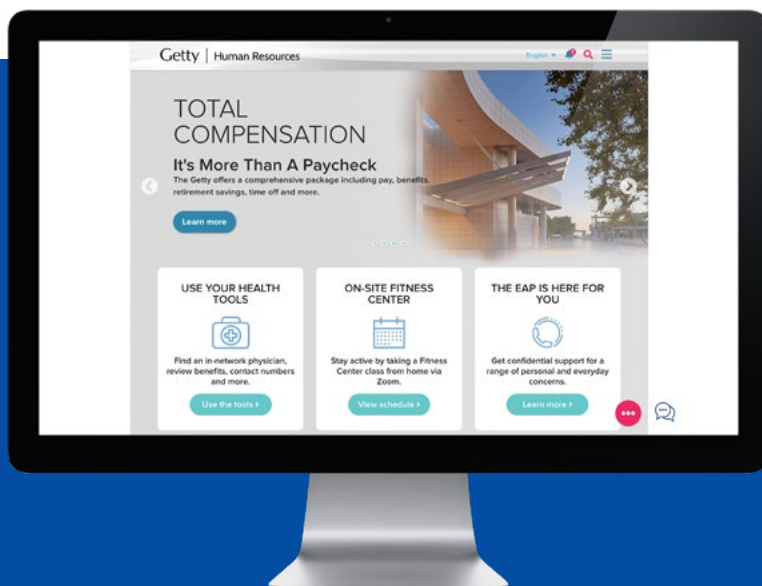
You should receive the benefit confirmation statement to your Getty email the morning after you submit your Open Enrollment elections. If you do not receive the benefit confirmation statement, your enrollment has not been submitted. Contact the benefits team if you have any questions.

I submitted my Open Enrollment elections already. Can I make further changes if I'm still within the Open Enrollment period?

Yes. Your Open Enrollment opportunity will remain available in ESS until October 31st at 5 pm. If you make another change to your benefits after you've already submitted your elections previously, be sure to click the "submit" button again or your changes will not be finalized. After October 31st, no changes can be made to your 2026 benefits unless you have a qualifying life event.

Who can I call with Open Enrollment questions?

You can contact Allison Langhurst at x7128, Kim Stevens at x6706, or the Human Resources phone line at x6523.



Questions about Open Enrollment?

Contact Getty Human Resources at HR@getty.edu or **310-440-6523**

Need assistance accessing Employee Self Service (ESS) or forget your password? Contact the Getty Digital Helpdesk at GettyDigitalHelp@getty.edu or **310-440-1199**

Visit GettyHR.com for detailed information