

**From:** [University Human Resources](#)  
**Subject:** Changes to 2026 Health Care Benefits  
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**Attachments:** [image001.png](#)

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Date: June 30, 2025

To: Iowa State Faculty and Staff

From: Kristi Darr, Vice President for University Human Resources  
 Sean Reeder, Senior Vice President for Operations and Finance

Subject: Changes to 2026 Health Care Benefits

Iowa State University is committed to providing competitive, affordable benefits to support our employees and their families. This memo outlines the changes to health care benefits that will take effect January 1, 2026, as well as a reminder about new voluntary benefits available now.

As health care costs continue to rise in Iowa and across the nation, Iowa State has been working to minimize the impact on employees. While employees will see modest increases to their health care premiums in 2026, the university will continue to cover 86.4% of the total cost of the health care plans. Additionally, employee dental premiums will decrease.

The 2026 employee monthly premiums are outlined below. The portions of the monthly premiums covered by the university also are shown. No changes are being made to plan designs, which means your overall health care and dental coverage will remain the same. These changes are pending Board of Regents approval.

Blue HMO			Blue PPO		
Beginning Jan. 1, 2026	Employee Monthly Premium <i>(change from 2025)</i>	University's Monthly Premium		Employee Monthly Premium <i>(change from 2025)</i>	University's Monthly Premium
Employee Only	<b>\$50</b> <i>(up \$5)</i>	\$769	Employee Only	<b>\$84</b> <i>(up \$8)</i>	\$754
Employee + Spouse	<b>\$239</b> <i>(up \$22)</i>	\$1,640	Employee + Spouse	<b>\$411</b> <i>(up \$38)</i>	\$1,505
Employee + Child(ren)	<b>\$165</b> <i>(up \$15)</i>	\$1,304	Employee + Child(ren)	<b>\$283</b> <i>(up \$26)</i>	\$1,212
Employee + Family	<b>\$331</b> <i>(up \$31)</i>	\$2,060	Employee + Family	<b>\$575</b> <i>(up \$53)</i>	\$1,882
Double Spouse	<b>\$215</b> <i>(up \$20)</i>	\$2,176	Double Spouse	<b>\$367</b> <i>(up \$34)</i>	\$2,090

Dental Basic			Dental Comprehensive		
	Employee Monthly Premium <i>(change from 2025)</i>	University's Monthly Premium		Employee Monthly Premium <i>(change from 2025)</i>	University's Monthly Premium
Employee Only	<b>\$0</b> <i>(no change)</i>	\$25	Employee Only	<b>\$9</b> <i>(down \$10)</i>	\$35
Employee + Spouse	<b>\$25</b> <i>(down \$10)</i>	\$35	Employee + Spouse	<b>\$78</b> <i>(down \$10)</i>	\$35
Employee + Child(ren)	<b>\$32</b> <i>(down \$10)</i>	\$35	Employee + Child(ren)	<b>\$84</b> <i>(down \$10)</i>	\$35

Employee + Family	<b>\$42</b> <i>(down \$10)</i>	\$35	Employee + Family	<b>\$100</b> <i>(down \$10)</i>	\$35
Double Spouse	<b>\$7</b> <i>(down \$20)</i>	\$70	Double Spouse	<b>\$65</b> <i>(down \$20)</i>	\$70

**Begin Planning.** We encourage employees to begin planning for these changes and prepare for the open enrollment period that begins November 3, 2025, for the 2026 plan year. Please take advantage of the [tools and resources](#) available to help you understand how to maximize the value of your benefits. Websites and other materials will be updated in October prior to the start of the 2026 open enrollment period. Contact UHR's Benefits Team, [benefits@iastate.edu](mailto:benefits@iastate.edu), with your benefits-related questions.

**Voluntary Benefits.** In response to employee feedback from the 2022 benefits survey, Iowa State has made several improvements to its benefits offerings, including the addition of the following new [voluntary benefits](#) available through the [Everyday Marketplace platform](#).

- Pet Insurance
- Auto Insurance
- Homeowners and Renters Insurance
- Employee Discount Program
- Purchasing Power

These benefits are available now and are not part of the annual open enrollment process. Three more voluntary benefits will be announced in the fall.

**2025 Benefits Survey.** As part of our commitment to continuous improvement, University Human Resources will issue a new benefits survey this fall to collect employee feedback and further evaluate Iowa State's benefits package.

**Thank you.** We appreciate your efforts to prioritize your health. From participating in [ISU WellBeing](#) programs like [Adventure2](#) to making use of preventive care, these actions are important for your personal wellness and also contribute to the long-term success of Iowa State's benefits program.