



Annual Enrollment for HPE 2026 Benefits

November 3 to November 14, 2025



Welcome to Annual Enrollment 2026!

At HPE, we recognize that your benefits needs are unique—just like you. That's why our Flexible Benefits Program is designed to provide choice and flexibility, so you and your family can select the coverage that best meets your needs.

Annual Enrollment is your opportunity to:

- Review your current coverage
- Add or adjust benefits for the upcoming year
- Ensure your selections align with your family's evolving needs

This year, Annual Enrollment runs from **November 3 to November 14, 2025**. Benefit selections you make at AE will take effect on January 1, 2026.

Take the time to explore your options and choose the coverage that's right for you and your family.



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Benefits Update for 2026

Flexible benefits coverage to meet your unique needs

HPE has completed its annual review of the benefits plan to ensure it continues to be competitive in both design and cost sharing.

The overall plan design will remain the same for the coming year. While there are rate changes for Life and LTD coverage, HPE will be absorbing the increases for the **basic level plans**—helping keep your costs stable.

Your individual costs will depend on the options you select and the number of dependents you cover. During **Annual Enrollment**, you'll be able to review, model, and compare your costs directly in the **HPE Benefits Enrollment Tool**.

Remember, this is your annual opportunity to review your current benefits choices, make any necessary changes, and update your dependents and beneficiaries.

LTD Non-Evidence Maximum Update – The Long-Term Disability (LTD) coverage Non-Evidence Maximum (NEM) is changing from **\$15,000 to \$12,500**. The NEM is the amount of coverage you can receive automatically—without providing medical information.

- If your elected coverage amount is **\$12,500 or less**, you are automatically approved—no health questions or medical exams required.
- If your elected coverage amount is **greater than \$12,500**, you must complete a medical questionnaire (and possibly additional tests) for the insurer to review before approving the extra coverage.

Important: Team members who already have coverage above \$12,500 will be grandfathered at their current amount, with no medical evidence required. For example, if you already have \$14,000 of LTD coverage, you will keep it without further medical evidence.

The Wellness Report – In February 2026, HPE will launch its wellness campaign. Complete the survey to earn **\$150 HCSA** credit for use in the 2026 plan year. More details to come—stay tuned!

Bonus Redirect – Consider putting your bonus to work in your workplace savings plan (RRSP or TFSA). Check your contribution limits, then from **November 17–28, 2025**, log in to mysunlife.ca and use **MAX Review** to direct your bonus. This may reduce taxes and boost your savings. Full details will be shared in a separate communication on **November 17, 2025**.

Benefits annual enrollment (AE) for 2026 is
November 3 to November 14, 2025

Benefits selections made at AE will be effective
January 1, 2026

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Preparing for enrollment

Even though the benefits plan has not changed, annual enrollment is the perfect time to look at your benefit choices, coverages, eligible dependents, and beneficiaries and decide if you need to change your coverage for next year.

Consider your needs

1. Review last year's selection and what you and your family spent on things such as glasses and paramedical practitioners, and what your out-of-pocket expenses were. Do you need to increase or decrease your coverage? Has anyone in the family been diagnosed with a chronic illness? Or are your child's braces coming off and you can choose a lower level of dental coverage?
2. Review the [Benefits-at-a-Glance](#) for helpful tips when selecting the best coverage option and remember that when you choose an option, you are selecting all the features and levels of coverage within that option.
3. If you have a spouse or partner with a benefit plan, are you coordinating benefits? If not, you may want to consider it. You can choose a lower medical or dental option and direct your extra flex dollars to your Health Care Spending Account (HCSA).
4. If you have been putting off dental work and want to increase your coverage, remember that the "Staircase" rule allows you to go up or down one option level at each year's annual enrollment. Talk to your dentist and plan ahead for these procedures.
5. When you are ready login to [HPE Benefits Connect](#) and click **HPE Benefits Enrollment Tool** to start your annual enrollment. There you can view your benefits options and decide what's best for you and your family based on your needs and financial situation. And don't forget, Annual Enrollment runs **November 3-14, 2025**.



Did you know?

When you coordinate benefits with a spouse or partner, you submit claims to both plans and can receive 100% claims reimbursement and have more money in your account to use for eligible health-related expenses not covered by the HPE plan, your spouse's plan or your provincial health care plan.

Benefits enrollment

Once you have reviewed your benefits options and have decided what's best for you for the upcoming year, follow these steps to enroll when the Annual Enrollment period begins on November 3rd.

1. Go to [HPE Benefits Connect](#) and click **HPE Benefits Enrollment Tool** to start your annual enrollment.
2. Select **Enroll** and follow the step-by-step instructions.
3. Review and update your dependent's information.
4. Choose coverage for you and your dependents. Your current coverage is displayed under **Choice**.
5. Review the beneficiary information on file. Is it correct? If not, make any necessary changes online. No paper forms to sign and mail. Signing into the system with your unique credentials is your electronic signature.
6. Select **Confirm Your Choice** to confirm your selections. Once you select **OK**, your 2026 elections are submitted.
7. Go to the **Action Needed** screen to print, sign and mail your EOI forms (if applicable) within 30 days of your enrollment.
8. Print or email your Confirmation Form for your records.

2026 Benefits Costs

You can view your 2026 flex credits and price tags for each benefit option on the **HPE Benefits Enrollment Tool** You can get there directly from [HPE Benefits Connect](#). No password is required.

What happens if I don't enroll?

You are not required to enroll and if you are already enrolled and don't make changes, last year's choices will roll over into 2026 and your payroll deductions will reflect 2026 pricing.

However, once the annual enrollment period ends, you will not be able to make any benefits changes unless you experience a life event, like marriage, or the birth or adoption of a child.

If you experience a life event, you can change your coverage within 60 days of the event. You don't need to wait for the next annual enrollment period.

Questions?

We have answers. Call the **HPE Canada Benefits Centre** at **1-844-546-6488** and follow the prompt to reach the right department. Specialists are available **Monday to Friday, 8:30 a.m. to 8 p.m.** ET. Have your employee ID and PIN ready.

HPE Resources

HPE has partnered with best-in-class providers to offer programs and resources to support your physical, financial, and emotional health. Be sure to take advantage of the tools they offer.

Emotional & Mental Well-Being Support

Livewell Optum - Access Emotional & Mental Well-Being Support 24/7/365.

Emotional & Mental Well-Being Support, for comprehensive, proactive and flexible solutions and support for everyday life.

HPE Canada employees and their immediate family members can receive confidential support over the telephone, in person, and online, through a variety of issue-based health and wellness resources.

Access **Emotional & Mental Well-Being Support** for tools, information and resources to help enhance your health, work and life.

TELUS Health Virtual Care

Virtual care for you and your family - **TELUS Health Virtual Care** provides you and your family members* 24/7 confidential digital access to primary care providers for prescriptions, general medical advice, lab requisitions, and specialist referrals. No appointment required!

Activate your account today so you're ready to use it as soon as you need it. Look for the activation email you received for your unique activation link or send an email to help@vc.telushealth.com to request a new link.

*Spouse and children under the age of 26.



Financial Wellness is critical to your overall health. HPE provides tools and resources to help you become financially literate and prepared for your future retirement. Check out your financial wellness resources [here](#).

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Digital Wellbeing Solution

LifeSpeak

Access health and wellness videos led by industry experts at [LifeSpeak](#) on Demand. Use the HPE password “wellness” to unlock a suite of solutions focuses on mental health, physical and family wellbeing.

Employee Discounts

Workperks - Great perks. Great savings for everyone!

Access [Workperks](#) for employee discounts for you and your family to support your financial well-being at no cost to you!

Discover how Workperks can help you save on both everyday purchases and larger one-off purchases.

Collaborative Workspace

Slack Channel

Connect with your HPE peers in the Total Rewards [Slack Channel](#) where you can learn about upcoming wellness campaigns.





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Questions about the enrollment tool or the benefits plan?

We have answers. Call the **HPE Canada Benefits Centre** at **1-844-546-6488** to speak to a Benefits Specialist. Specialists are available Monday to Friday, 8:30 a.m. to 8 p.m., ET.

Have your employee ID and PIN # ready.

[Enroll now](#) →



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