

2026 Open Enrollment FAQ

Wellness Premium Discount Requirement: Biometric Screening or Satisfaction of a Reasonable Alternative Standard

Q. Where do I go to schedule the biometric screening?

A. Employees click [here](#). Spouses log on to <https://scheduler.ehealthscreenings.com/login>. If you have not already established an account, you will need to do so.

Q. I went under my spouse's name to complete their assessment, but it keeps coming up as me (the employee). How do I complete my spouses' biometric screening?

A. Your spouse will need to establish their own account using a separate username and password.

Q. What is the deadline to complete the biometric screening?

A. November 21, 2025.

Q. What if I don't currently have medical insurance with M/I Homes but am enrolling for the 2026 Plan year, or are a new hire and medical coverage doesn't start until December?

A. You and your spouse (if covered) are not required to complete a biometric screening or reasonable alternative standard for 2025. You will automatically receive the Wellness Premium Discount rates for 2026.

Q: Can I earn the Wellness Premium Discount by alternative means?

A: You can earn the same Wellness Premium Discount by you (and your enrolled spouse) both completing a reasonable alternative standard. Contact benefits@mihomes.com and we will work with you or your covered spouse (and if you wish, your or your covered spouse's doctor) to establish a reasonable alternative standard that is right for you or your covered spouse in light of your or your covered spouse's health status. Establishing and satisfying any reasonable alternative standard will not cost you and/or your spouse any money. Upon completion of the reasonable alternative standard by you and/or your spouse, you will be refunded for the increased premium amount you paid during the year and you will receive the credit for the remainder of the plan year. Eligibility for the Wellness Premium Discount is evaluated annually. An employee and/or covered spouse that does not complete the required wellness activity annually (such as a biometric screening) will be required to satisfy a reasonable alternative standard annually if they want to earn the Wellness Premium Discount.

2026 Affidavits

Q. Do I have to complete any affidavits if I am not enrolled in medical coverage?

A. No, affidavits are only required if you are on our medical plan. If you are enrolled in Employee Only or Employee and Child(ren) coverage, you will only need to complete the [Non-Tobacco Affidavit](#). If you are enrolled in Employee and Spouse or Family Coverage, you will need to complete the [Non-Tobacco Affidavit](#) for you and your covered spouse, and you will also need to complete the [Spousal Affidavit](#).

Q. Where do I go to print the affidavits and who do I email them to after completion?

A. We have gone paperless, so you no longer have to print the documents and email. Now you can complete the affidavits by scanning the QR Code or clicking the links below:

[Non-Tobacco Affidavit](#)

[Spousal Affidavit](#)

Q. Do I need to send you a confirmation of the completed affidavits?

A. No, we receive a report that has all the names of the individuals that completed the affidavits.

Q. When is the deadline to complete the affidavit(s)?

A. November 21, 2025.

Q: What happens if I am (or my covered spouse is) a tobacco-user?

A: Unless you (and your spouse if applicable) completes a reasonable alternative standard as described in the next question, you will be charged a flat tobacco surcharge of \$78.46 per paycheck.

Q: Can I (or my covered spouse) avoid the tobacco surcharge?

A: If you or a spouse are a tobacco user, you can avoid the tobacco surcharge if the tobacco users each complete a reasonable alternative standard. Contact benefits@mihomes.com and we will work with you or your covered spouse (and if you wish, your or your covered spouse's doctor) to establish a reasonable alternative standard that is right for you or your covered spouse in light of your or your covered spouse's health status. Establishing and satisfying any reasonable alternative standard will not cost you and/or your spouse any money. Upon completion of the reasonable alternative standard by you and/or your spouse, you will be refunded for the increased premium amount you paid during the year and the tobacco surcharge will be waived for the remainder of the plan year. You and/or your covered spouse do not need to cease tobacco use to avoid the tobacco surcharge so long as you complete an acceptable alternative standard. Eligibility for the premium discount is evaluated annually. An employee and/or covered spouse that continues to use tobacco will be required to satisfy a reasonable alternative standard annually if they want to avoid the tobacco surcharge.

Open Enrollment

Q. When is Open Enrollment?

A. Monday, November 12th – Friday, November 21st, 2025.

Q. How do I access Open Enrollment?

A. Go to <https://sso.dayforcehcm.com/> and click on Benefits. Next to 2026 Open Enrollment, click on Start Enrollment.

Q. If I don't want to make any changes to my current enrollments, do I need to re-enroll for 2026?

A. If you are currently enrolled in the Medical Flexible Spending Account, the Dependent Care Flexible Spending Account, or the Health Savings Account (HSA), and would like to keep that benefit for 2026, you will need to go through the enrollment. **Flexible Spending Account and HSA contribution elections do not rollover, and you will need to enroll every year.** HSA elections will no longer carry over automatically. All other coverage will rollover to next year.

Q. I am a new employee (Hired on or after 10/1/25); do I need to complete Open Enrollment?

A. Human Resources will send you information on how you will need to enroll in benefits.