

<https://www.utica.edu/directory/human-resources/employee-benefits>



OPEN ENROLLMENT 2026

WELCOME

MAKE SURE YOU'RE GETTING THE MOST OUT OF OUR BENEFITS

Open enrollment is a short period each year when you can make changes to your benefits. This guide will outline all of the different benefits Utica University offers, so you can identify which offerings are best for you and your family.

Elections you make during open enrollment will become effective on January 1, 2026. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to HR.

WHO IS ELIGIBLE?

If you're a full-time employee at Utica University, you're eligible to enroll in the benefits outlined in this guide.

Full-time employees are those who work 32 or more hours per week.

HOW TO ENROLL:

The first step is to verify all of your personal information and make any necessary changes.

Once all your information is up to date, it's time to make your benefit elections. The decisions you make during open enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully.

WHEN TO ENROLL:

Open enrollment begins on November 3, 2025 and runs through November 14, 2025. The benefits you choose during open enrollment will become effective on January 1, 2026.

HOW TO MAKE CHANGES:

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period.

Qualifying events include things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in residence
- Change in employment status or a change in coverage under another employer-sponsored plan

WHAT TO EXPECT FOR 2026:

- **Dental insurance rates have risen**
- **Health and vision insurance rates remain the same**
- **Rx formulary changes**
- **HSA annual voluntary contribution max to increase**
- **Healthcare FSA limits to increase**
- **TIAA annual limits to increase**



RATES FOR 2026

	HealthyBlue		SimplyBlue	
	Employee Monthly Cost (20%)	Utica Monthly Cost (80%)	Employee Monthly Cost (10%)	Utica Monthly Cost (90%)
Single	\$135.83	\$543.30	*\$50.00	\$594.12
Employee + Child(ren)	\$258.07	\$1,032.29	\$122.38	\$1,101.46
Employee + Spouse/Partner	\$271.65	\$1,086.59	\$128.82	\$1,159.42
Family	\$374.73	\$1,498.93	\$177.71	\$1,599.37

*Flat rate, not a percentage of premium



GENERAL BENEFITS SUMMARY

GENERAL BENEFITS SUMMARY:	In-Network	Out-of-Network
Annual Deductible: Individual / Family	\$1,800 / \$3,600	\$3,600 / \$7,200
Annual Out-of-Pocket Max: Individual / Family	\$3,600 / \$7,200	\$7,200 / \$14,400
Annual Out of Pocket Max: Person Cap	\$6,650	\$14,400
Preventative Care •Adult Physical Examination & Immunizations •Well Child Visits & Immunizations	Covered 100%	20% Coinsurance after deductible
Primary Care & Specialist	10% Coinsurance after deductible	20% Coinsurance after deductible
Inpatient & Outpatient Services	10% Coinsurance after deductible	20% Coinsurance after deductible
Home & Hospice Care	10% Coinsurance after deductible	20% Coinsurance after deductible
Emergency Room & Urgent Care Services	10% Coinsurance after deductible	20% Coinsurance after deductible
Rehab & Habilitation	10% Coinsurance after deductible	20% Coinsurance after deductible

TELEMED & BEHAVIORAL HEALTH WITH MDLIVE

Telemedicine gives you fast access to medical and behavioral health care 24/7/365, from the comfort of your home, desk, or classroom. All you need to do is activate it through your online member account and download the MDLIVE app.

COMMON MEDICAL CONDITIONS TREATED

Adults

- Allergies
- Cold and Flu
- Ear Infections
- Fever
- Headache
- Joint Aches and Pains
- Nausea and Vomiting
- Pink Eye
- Rashes
- Sinus Infections
- Sunburn
- Urinary Tract Infections*

Children

- Cold and Flu
- Constipation
- Earache*
- Fever*
- Nausea and Vomiting
- Pink Eye

COMMON BEHAVIORAL HEALTH CONDITIONS TREATED

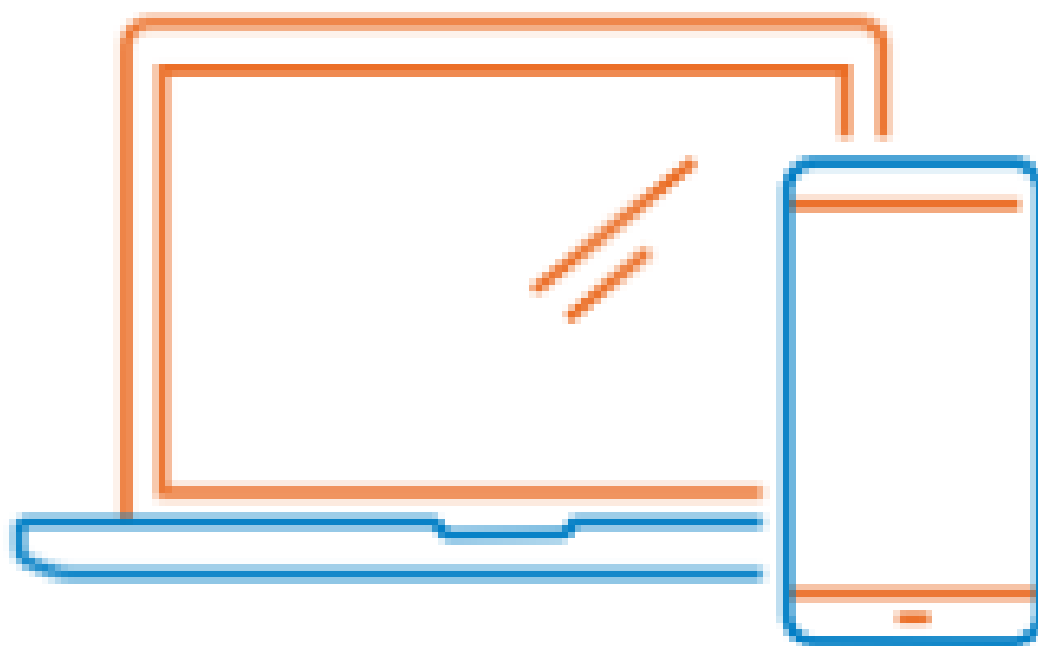
- Addiction
- Eating Disorders
- Panic Disorders
- Bipolar Disorders
- Grief and Loss
- Stress
- Depression
- LGBTQ Support
- Trauma and PTSD

As of August 1, 2025, common medical conditions telemed visits are \$55.00 and behavioral health telemed visits range from \$50.00 to \$190.00.

Excellus



EXCELLUS BCBS ONLINE ACCOUNT



Excellus BlueCross BlueShield Website and Mobile App

Get instant access to a variety of tools and resources to make living healthy a little easier.

- View and order member card(s)
- Check coverage and estimate treatment costs
- Find a doctor, urgent care, or hospital
- View and download claims
- Manage your medications, sign up for home delivery, and check drug prices
- Track deductibles and out-of-pocket spending for high deductible plans

EXCELLUS BCBS MEMBER ONLINE
ACCOUNT

Excellus



Utica University's new partnership with WellNow brings quality healthcare services right to campus. Convenient and accessible, this collaboration ensures that students, faculty, staff, and their dependents (ages 3 and up) can receive timely care close to home. When visiting, please bring your University ID card—if you're accompanying a dependent, be sure to arrive together so you can sign them in at the time of care.

Whether you need treatment for minor illnesses, injuries, or general health concerns, WellNow is here to help - schedule an appointment at the link below!

WellNow Health Center at
Utica University.

Excellus



HealthyBlue vs. SimplyBlue

HealthyBlue

- **Health Savings Account (HSA)**

Utica contributes 80% of the health insurance deductible into the Health Savings Accounts

- Family: \$2,880

- Individual: \$1,440

*Pro-rated for mid-year enrollments

- **Healthy rewards with ThriveWell through Personify Health**

- Earn \$500 for individuals, \$1,000 for subscriber + spouse for completing wellness activities throughout the year via online portal or the Personify Health mobile app.

SimplyBlue

- No HSA funding

- No healthy rewards

- Low premium



WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

An HSA is a tax-advantaged savings account that can be used to pay for qualified medical expenses, including doctor's bills, prescriptions, dental care, contacts and eyeglasses, bandages, X-rays, and more.

- No federal income tax. You aren't taxed on money you put into it, or on the interest you earn, in an HSA account. You also don't pay tax on withdrawals for qualified medical expenses.
- No expiration date on funds. Your HSA contributions don't expire. The money stays in the HSA until you use it.
- Possible use for spouse and dependents. You can use your HSA to pay for qualified medical expenses for your spouse and dependents, even if your HSA-eligible plan doesn't cover them.
- HSA doesn't go away if job changes. You can keep your HSA, even if you change employers or retire.

*HealthyBlue ONLY



EMPLOYER HSA CONTRIBUTION SCHEDULE

Deposit Date	Individual	Family
TBD - beginning of Jan.	\$720	\$1,440
Apr 1, 2026	\$240	\$480
Jul 1, 2026	\$240	\$480
Oct 1, 2026	\$240	\$480
TOTAL:	\$1,440	\$2,880

Voluntary Pre-tax Contributions:

- Individual policy holders may contribute up to \$2,960 per calendar year, an increase of \$100 from 2025 (\$4,400 IRS limit - \$1,440 Utica Contribution)
- Family policy holders may contribute up to \$5,870 per calendar year, an increase of \$200 from 2025 (\$8,750 IRS limit - \$2,880 Utica Contribution)
- Employees over age 55 may make catch-up contributions of an additional \$1,000.

*HealthyBlue ONLY

Excellus



THRIVEWELL BY
PERSONIFY
HEALTH



ThriveWellSM Rewards

It's easy to earn rewards by making healthy decisions. Choose your healthy activities and watch your rewards add up. The more you do, the more you'll earn—up to \$1,000 in Rewards Cash. The subscriber and their spouse or domestic partner can participate in the following activities to earn rewards.

Complete this activity to earn Rewards Cash:

Complete by the end of your program year	Complete the Health Check	\$25
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Participate in additional healthy activities throughout the year to earn points!

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	Total rewards per year
Points	7,000	25,000	40,000	60,000	
Rewards Cash	\$75	\$125	\$125	\$150	\$475

Personify Health is an independent company and offers a digital wellbeing service on behalf of Excellus BlueCross BlueShield, a nonprofit independent licensee of the Blue Cross Blue Shield Association.

*Subscriber and spouse or domestic partner



ThriveWell Quick Start Guide

*HealthyBlue ONLY



HEALTH INSURANCE WAIVER BUYOUT

If you have insurance through another source, such as a spouse or parent, you need to apply for the Health Insurance Waiver Buyout.

This needs to be done each year for the following year

- In order to be eligible, you must be off the health insurance from January through November of a given year, for payment in December. There is *no* prorating.
- Along with the Buy Out form, please submit proof of your insurance, such as a copy of your insurance ID card.
 - Individuals: \$500
 - Employee Plus One Dependent: \$800
 - Family: \$1000



RX FORMULARY CHANGES

Premium Standard Formulary

- Current list of covered medications
- Divides drugs into cost levels, or tiers
- Tells you if a medication is generic or brand, and if any specialty rules apply.
- Impacted members will receive letter directly from OptumRx. Please speak with your physician to avoid any interruptions in treatment

Rx Exclusion List

- Summary of formulary changes – medications moving to a lower or higher tier or moving to excluded

Preventative Drug List

- Approved ACA list of drugs, vaccines and supplements

Current versions of these lists can be found on our [Benefits Page](#)

Home Delivery

- Requires a minimum 90-day or annual script from your doctor

Online Services

- OptumRx all on the App Store & Google Play
- www.OptumRx.com





2026 DENTAL INSURANCE

For the 2026 calendar year, Guardian dental rates have risen.

	High Option - Monthly Rate	Low Option - Monthly Rate
Single	\$38.62	\$24.55
Two Person	\$67.37	\$39.93
Family	\$124.67	\$68.26



Guardian: High versus Low Plan

About Your Benefits:

Option 1 or 2: High Plan or Low Plan plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are based on a percentile of the prevailing fee data for the dentist's zip code.

Your Dental Plan	Option 1: High Plan		Option 2: Low Plan	
Your Network is	DentalGuard Preferred		DentalGuard Preferred	
Calendar year deductible	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$50	\$50	\$50	\$50
Family limit	3 per family		3 per family	
Waived for	Preventive	Preventive	Preventive	Preventive
Charges covered for you (co-insurance)	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive Care	100%	100%	100%	100%
Basic Care	80%	80%	50%	50%
Major Care	40%	40%	0%	0%
Orthodontia	50%	50%	Not Covered (applies to all levels)	
Annual Maximum Benefit	\$1000	\$1000	\$750	\$750
Maximum Rollover	Yes		No	
Rollover Threshold	\$500			
Rollover Amount	\$250			
Rollover In-network Amount	\$350			
Rollover Account Limit	\$1000			
Lifetime Orthodontia Maximum	\$1250		Not Applicable	
Dependent Age Limits(Non-Student/Student)	20/26		20/26	



Max Rollover Benefit: High Plan Only

- Members who submit at least one paid claim and do not exceed their plan's threshold, a portion of any unused amount in the annual dental maximum will be added to the Maximum Rollover Account (MRA).
 - Should the need for more extensive dental treatment arrive in future years, each member's MRA will be used to provide extra dental coverage once their entire maximum is used.
- Employees will receive an annual MRA statement detailing their account values and those of any dependents. This information can also be found by establishing an account at www.GuardianAnytime.com





DavisVisionTM

2026 VISION INSURANCE

Davis Vision will continue as Utica University’s vision provider. Rates will remain the same in 2026:

	2026 Monthly Rates
Single	\$6.40
Two Person	\$11.51
Family	\$17.92



DavisVisionTM

DAVIS VISION BENEFITS

Benefit	Frequency Once every -	In-network Copay	In-network Coverage
Eye Examination	12 months	\$10	After copay, covered in full. <i>Includes dilation when professionally indicated.</i>
Spectacle Lenses	12 months	\$10	After copay, clear glass or plastic lenses in any single vision, bifocal, trifocal or lenticular prescription. (See below for additional lens options and coatings.)
Frame	24 months	\$0	Covered in Full Frames: Any Fashion or Designer level frame from Davis Vision's Collection ² (retail value, up to \$160). OR, Frame Allowance: \$130 toward any frame from provider plus 20% off any balance. ¹ No copay required.
Contact Lens Evaluation, Fitting & Follow Up Care	12 months	\$10	Davis Vision Collection Contacts: After copay, covered in full. Standard, Soft Contacts: After copay, covered in full. Specialty Contacts³: \$60 allowance less copay plus 15% off balance ¹ .
Contact Lenses (in lieu of eyeglasses)	12 months	\$0	Covered in Full Contacts: From Davis Vision's Collection ² , up to: Planned Replacement Disposable Four boxes/multi-packs* Eight boxes/multi-packs* OR, Contact Lens Allowance: \$130 allowance toward any contacts from provider's supply plus 15% off balance. ¹ No copay required. OR, Visually Required Contacts: Covered in full with prior approval. *Number of contact lens boxes may vary based on manufacturer's packaging.

Significant savings on optional frames, lens types and coatings!	Member Price
Davis Vision Collection Frames: Premier	\$25
Tinting of Plastic Lenses or Glass Grey #3 Lenses	\$0
Scratch Resistant Coating	\$0
Premium Scratch Resistant Coating	\$30
Ultraviolet Coating	\$0
Anti-Reflective Coating: Standard Premium Ultra Ultimate	\$35 \$48 \$60 \$85
Polycarbonate Lenses	\$0
High-index Lenses 1.67 1.74	\$55 \$120
Progressive Lenses: Standard Premium Ultra Ultimate	\$50 \$90 \$140 \$175
Polarized Lenses	\$75
Photochromic Lenses (i.e. Transitions®, etc.) ⁴ : Plastic Glass	\$65 \$20
Digital Single Lenses	\$30
Blended Lenses	\$20
Scratch Protection Plan: Single Vision Lenses Multifocal	\$20 \$40
Trivex Lenses	\$50
Blue Light Filtering	\$15



Lifetime

Benefit Solutions

FLEX SPENDING ACCOUNTS

If you expect to have health care or dependent care expenses next year, setting aside money in an FSA is a great way to save on taxes—whether you enroll in the University’s health plans or have other coverage.

FSA elections will not continue into 2025 unless you take action during Open Enrollment.

Healthcare and Limited-purpose FSA annual limits have increased to \$3,400. The maximum carryover into 2026 has risen to \$680.

Dependent Care FSA limits increase from \$5000.00 to \$7500.00 for 2026.

Unused balances do not carry-over.



*Teachers Insurance and Annuity
Association of America*

403(B) ANNUAL LIMITS FOR 2026

At the time of the publishing of
this presentation,
the 2026 (403b) limits had still not
been established.

Age as of 12/31	2025 Limit	2026 Limit
>50	\$23,500	TBD
50-59, 64+	\$31,000	TBD
60-63	\$34,750	TBD

*To change your salary deferral, please log on to
[TIAA.org](https://www.tiaa.org).
Once logged on, click on Actions and then
Contributions*



EMPLOYEE ASSISTANCE PROGRAM

Bree Health offers a comprehensive range of services designed to support your mental health and well-being. Our goal is to make accessing care as easy and effective as possible, so you can focus on what matters most.

→ Certified Life Coaching & Counseling

Access to Certified Life Coaching & Counseling for a variety of personal and professional needs, including managing stress, career growth, relationship challenges, and family matters.

→ Solutions Paths

Get personalized Solutions Paths with step-by-step guidance, tools, and resources that adapt to your needs, providing continuous support to reach your goals.

→ Legal & Financial Resources

Access no-cost 30-minute legal consultations, 90-minute financial consultations, a library of tools and resources, and discounted rates for continued services.

→ Bree Video Library

Access guided meditations, relaxation videos, educational content, and weekly mood-boosting insights to enhance your focus and refresh your mind.

→ Virtual Concierge Services

Provides dedicated Personal Assistants to help with research, referrals, and information on child/elder care, travel, events, entertainment, relocation, and more.

→ Employee Discounts

Enjoy exclusive savings on events, entertainment, travel, shopping, experiences, and more through our partner, Working Advantage.

→ Health Advocacy

Get expert support navigating healthcare, from finding providers and managing billing issues to understanding insurance benefits and making informed care decisions.

CONFIDENTIAL ASSISTANCE

We ensure that your information and identity is kept completely confidential - even from your employer. Exceptions occur only when members are at risk of harming themselves or others or when the welfare of a child is in question.

BEGIN YOUR JOURNEY TO TOTAL WELL-BEING TODAY



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OTHER BENEFITS

- **Tuition Benefits**
- **Auto/Home/Umbrella insurance quoted through Gilroy, Kernan and Gilroy, some of which can be paid for through payroll deduction.**
- **Discounted BJ's Membership**
- **Possible Verizon discounts**
- **Discounted rates for LifeLock Identity Theft Protection**
- **Sodexo Meal Plans – Payroll deduction over 10 pay periods**
- **University Facilities – Use your Utica ID Card for access in the Library, Athletic and Recreational Facilities and discounts at the University Bookstore**



FINALLY, THINGS TO KEEP IN MIND DURING OPEN ENROLLMENT:

- Are the Beneficiary designations for your University-funded life insurance, voluntary insurance and/or TIAA up-to-date?
- Have you adjusted your TIAA or Voluntary HSA contribution lately?
- If you currently have a Flexible Spending Account, are you close to using all the funds you have set aside for 2024?
- Do you have a dependent reaching age 26 this year?



ANDREA ZABOREK

Benefits Manager

Please don't hesitate to reach out to Andrea to schedule an individual appointment:

315-792-3458

alzabore@utica.edu

[Book a time with me here!](#)