

OCTOBER 2026

ST. JOHN FISHER UNIVERSITY 2027 BENEFITS OPEN ENROLLMENT

Benefits changes made during Open Enrollment will become effective on **January 1, 2027.**

BEGINS:
Monday, November 9, 2026

ENDS:
Friday, November 20, 2026 *(firm deadline)*

ELIGIBILITY:
All full-time staff and faculty who are regularly scheduled to work 35 or more hours per week are eligible to participate in Open Enrollment.

Participation in the 2027 Open Enrollment is not mandatory. Your existing 2026 benefit elections will automatically roll forward to 2027, *except for* Flexible Spending Accounts (FSAs).

You need to participate if you want:

1. A Healthcare and/or Dependent Care FSA (you must re-elect FSAs each year).
2. To enroll in benefits for the first time.
3. To change the benefits you are currently enrolled in, including adding or removing coverage for a family member.

To elect an FSA, or to enroll or make changes to your benefits for 2027, you must log into the benefits enrollment portal and make your benefits elections by the November 20th deadline. When you are done making changes, click the **"Complete Enrollment"** button to save your elections.

NOTE: If you are enrolling a spouse and/or child(ren) for the first time, you must provide proof of marriage (e.g., marriage certificate) or proof of parentage (e.g., birth certificate) at the time you enroll by uploading these documents to the benefits enrollment portal by the open enrollment deadline.

MYSJF RESOURCES

Please take advantage of the resources available to you on the mySJF HR/Benefits webpage and the benefits enrollment portal so that you make choices that best serve your needs.

HOW TO ACCESS THE BENEFITS ENROLLMENT PORTAL

Go to the mySJF Launchpad and click on "Benefits Enrollment"

2027 BENEFITS NEWS

Medical Insurance

The healthcare landscape continues to see significant cost increases, a trend affecting employers and employees nationwide. Inflation, pharmacy spending and costly specialty drugs, increased utilization, new therapies and medical technologies, healthcare system consolidation, an aging population, and chronic condition management are driving these increases.

Employers are responding by shifting more healthcare costs to employees through higher contributions, increasing out-of-pocket expenses when using healthcare services, and partnering with specialized vendors to implement cost-containment strategies that address high-cost claims and manage chronic conditions.

Medical Plan Changes

The University will continue to cover most healthcare costs, contributing **80% of the total cost**, while employees will contribute **20%**. Employee bi-weekly contributions will increase by 15% across all plans and tiers of coverage.

Increased employee costs include:

- Deductibles, copayments, coinsurance, and out-of-pocket maximums.
- Employee bi-weekly contributions.

NOTE: All employees enrolled in the University's medical plan will receive a new Excellus BCBS ID card by January 1, 2027. Please be sure to show your new ID card to your health care providers upon your first 2027 office visit.

2027 Medical Plans Comparison (In-Network)

Plan Feature	HDHP	Hybrid	EPO
Deductible Individual / Family	$2,800 / $5,600	$1,200 / $3,600	$0 / $0
Out-of-Pocket Maximum Individual / Family	$5,600 / $11,200	$3,600 / $10,800	$5,000 / $15,000
Annual HSA Contribution Individual / Family	$1,000 / $2,000	N/A	N/A
Coinsurance Plan / Member	70% / 30%	70% / 30%	100% / 0%
Wellness / Preventive Care	100%	100%	100%
Primary Care Office Visit	70% after deductible	$40 copay	$50 copay
Specialist Office Visit	70% after deductible	$60 copay	$80 copay
Urgent Care Visit	70% after deductible	$60 copay	$80 copay
Emergency Room	70% after deductible	$200 copay waived if admitted	$300 copay waived if admitted
Outpatient Lab / X-Ray	70% after deductible	$60 copay	$80 copay
Complex Imaging (MRI, CAT, PET)	70% after deductible	$150 copay	$200 copay
Outpatient Surgical Facility	70% after deductible	70% after deductible	$300 copay
Inpatient Hospital Facility	70% after deductible	70% after deductible	$750 copay
Wegmans Prescription Drug Copays Generic/Preferred/Non-Preferred	$5 / $40 / $80	$5 / $30 / $50 with $0 Generics for children	$5 / $20 / $40
Retail Prescription Drug Copays Generic/Preferred/Non-Preferred/Specialty	$10 / $50 / $100 / 80% up to $250	$10 / $50 / $100 / 80% up to $250	$10 / $50 / $100 / 80% up to $250
Mail Order Prescription Drug Copays	2 copays per 90-day supply	2 copays per 90-day supply	2 copays per 90-day supply

2027 Bi-Weekly Employee Contributions (Pre-Tax)

(24 times per year)

SALARIES <=$48,999

Plan	Employee	Employee & Spouse	Employee & Child(ren)	Family
BluePPO (HDHP)	$5.85	$60.94	$54.71	$69.83
Simply Blue Hybrid	$59.87	$107.46	$97.17	$131.66
BlueEPO	$122.53	$261.91	$238.31	$309.85

SALARIES $49,000 - $74,999

Plan	Employee	Employee & Spouse	Employee & Child(ren)	Family
BluePPO (HDHP)	$31.17	$134.54	$122.48	$157.70
Simply Blue Hybrid	$109.32	$237.18	$215.56	$297.15
BlueEPO	$182.13	$411.98	$374.78	$497.43

SALARIES $75,000 - $119,999

Plan	Employee	Employee & Spouse	Employee & Child(ren)	Family
BluePPO (HDHP)	$59.57	$171.33	$155.96	$201.62
Simply Blue Hybrid	$137.80	$302.12	$274.35	$388.16
BlueEPO	$215.67	$495.45	$450.72	$591.80

SALARIES >= $120,000

Plan	Employee	Employee & Spouse	Employee & Child(ren)	Family
BluePPO (HDHP)	$72.01	$195.27	$182.08	$236.76
Simply Blue Hybrid	$166.27	$365.54	$332.32	$479.18
BlueEPO	$249.86	$580.46	$528.29	$694.31

Pharmacy Benefit Changes

- Prescription drug copayments will increase. The increase will vary by plan, drug, and where you are filling the drug (Wegmans, retail, mail-order).
- Elimination of GLP-1 drug coverage *for weight loss only*.

GLP-1s for Weight Loss

Members utilizing a GLP-1 *for weight loss* as of December 31, 2026 will be grandfathered with continued plan coverage through December 31, 2027. Thereafter, coverage will not be available through the plan. During the grandfathering period, members are encouraged to explore GLP-1 programs, such as manufacturer-direct cash-pay options, as well as other weight loss programs with their healthcare provider.

Several suggestions for ways in which you may be able to reduce your prescription drug cost include:

1. Ask your healthcare provider if there is a generic alternative to the prescription that you are taking.
2. Fill your prescription at Wegmans, Fisher's preferred pharmacy.
3. If you are on a maintenance prescription, use mail-order home delivery and receive a three-month supply for two instead of three copayments.

New Diabetes Management Program

Effective January 1, 2027 a new diabetes management program through **Vida** will be available to members who are diagnosed as diabetic and or pre-diabetic. This program provides virtual, personalized, and clinician-led care combining remote monitoring, habit coaching, and medication management to lower blood sugar levels. In January, Vida will contact eligible members to enroll in the program and begin their specialized support.

Health Savings Account

(Applicable Only to Employees in the Blue PPO HDHP)

New Fisher HSA Contribution

For employees enrolled in the High-Deductible Health Plan (HDHP), the University's Health Savings Account (HSA) contribution will increase:

- Employee-Only Coverage – **increasing to $1,000** (currently $550)
- Two-Person & Family Coverage – **increasing to $2,000** (currently $1,100)

The IRS has increased the 2027 HSA annual maximum contribution for employee-only coverage to $4,500 (currently $4,400) and for family coverage to $9,000 (currently $8,750). These maximums include Fisher's annual HSA contributions ($1,000 for employee-only coverage and $2,000 for family coverage). The Fisher contribution is made with the first pay date in January. The $1,000 catch-up contribution for employees who are age 55 or older remains unchanged for 2027.

Attention Medicare Eligible Employees
(age 65 and older)

If you are enrolled in Medicare (including Part A), you are not eligible to contribute to an HSA. If you would like to contribute to an HSA, you must waive Medicare coverage. If you are turning age 65 in 2027 and you are contributing to an HSA, you must stop your contributions six months prior to your 65th birthday unless you waive Medicare coverage in its entirety.

Flexible Spending Accounts

The IRS is projected to increase the 2027 **Healthcare FSA** annual maximum contribution to $3,500 (currently $3,400). The 2027 **Dependent Care FSA** annual maximum contribution remains $7,500 for those who are single, head of household, or married and filing a joint tax return. For those who are married and filing a separate tax return, the maximum remains $3,750.

FSA Reminders:

The Dependent Care FSA is not to be used for your dependents' medical care expenses. It is for dependent **daycare expenses**. The Healthcare FSA is for your and your family's medical care expenses. The IRS has a strict "use-it-or-lose-it" rule. If you do not use the full amount in your FSA, you will lose any remaining funds at year-end.

Dental Insurance

There will continue to be two dental plan options: A Low Plan and a High Plan. To assist employees with the cost of dental insurance, Fisher will continue to contribute $100 per year toward the premium. **Dental plan benefits and the cost of coverage remain unchanged for 2027.** Refer to the 2027 Benefits Guide for details on the dental plans comparison and their costs.

Reminder: The Excellus BCBS dental plan includes an Annual Maximum Rollover benefit to incentivize ongoing preventive care. Members who submit at least one dental claim during the year may be eligible to roll over a portion of their unused annual maximum for future dental care. Details on how the rollover benefit works are provided in the 2027 Benefits Guide's appendix.

Late Entrant Rule: If you did not enroll in the dental plan when you first became eligible to do so (e.g., upon hire) and decide to enroll at a later time, such as during Open Enrollment, Excellus considers you to be a Late Entrant, and a waiting period will apply before the plan covers certain services. To learn more about the late entrant rule and the waiting period length for various services, contact Excellus at (800) 724-1675.



Life Insurance

During Open Enrollment, you can elect coverage for the first time or increase, decrease, or cancel your existing coverage. The online enrollment process will guide you through your choices and costs.

If you currently have optional employee life insurance, you can increase the amount by one level, up to $300,000, without having to submit evidence of insurability. You can elect optional spouse/child life insurance for the first time or increase the amount by one level without having to submit evidence of insurability. If the amount of coverage you are electing requires medical evidence of insurability, you will be prompted during the enrollment process to complete Prudential's Statement of Health. Upon Prudential's approval, your new optional life insurance becomes effective.

Vision Insurance

Vision insurance through VSP is an affordable op tion to assist employees with vision care costs. **Vision plan benefits and the cost of coverage remain unchanged for 2027.**

Voluntary Benefits

The costs for voluntary benefits, including Critical Illness Coverage, Accident Insurance, and Identity Theft Protection, remain unchanged for 2027.

New Wellness Benefit

During the Spring 2026 Benefits Focus Group sessions we learned that there was great interest in the University offering a wellness benefit. We are pleased to begin offering a new wellness program in January 2027. Program details will be communicated by the end of December.

My Better Benefits (mBB)

My Better Benefits (mBB) provides thousands of ways to save locally, regionally, and nationally – from movie tickets and car washes to theater, amusement parks, online shopping, skiing, sports, hotels, rental cars, and more. This membership is provided to you by Fisher at no cost to you. Visit **mybetterbenefits.org** and use Fisher's 2027 membership number, **20277236**, to learn more.

2027 University Holidays

New Year's Day: January 1
Martin Luther King Jr. Day: January 18
Good Friday: March 26
Memorial Day: May 31
Independence Day (observed): July 5
Labor Day: September 6
Thanksgiving Day: November 25
Day after Thanksgiving: November 26
Christmas Eve: December 24
Christmas Day (observed): December 27
Christmas Break (4 days): December 28-31

27 Pay Dates in 2026

Usually, Fisher has 26 pay dates in a calendar year. However, in 2026, there are 27 pay dates due to Friday, January 1, 2027 being a bank holiday and Fisher paying the day prior, December 31, 2026, as a result. Please be aware that Fisher only takes benefits from the first two pay dates in the month, 24 times in a calendar year. When there are three pay dates in a month, the third paycheck does not include benefits deductions, except 403(b) Plan deferrals.

Benefits Changes During the Year

Once Open Enrollment ends, you cannot change your benefit elections until the next annual Open Enrollment period unless you experience a "Qualifying Life Event." Below are examples of life events that can impact your benefit elections:

- Marriage
- Divorce or legal separation
- A change in your dependent child's eligibility status under a plan
- Birth or adoption
- Death of a spouse or dependent child
- Change in your employment status or that of your spouse or dependent child that affects benefits coverage
- Involuntary loss or gain of other benefits coverage

If you experience a qualifying life event during the year, your online benefit change request must be consistent with the event type and occur within 30 days of the event date. This means you must go to the enrollment portal and make your changes online no later than the 30th calendar day from the event date. Additionally, you must upload proof of your Qualifying Life Event no later than 30 calendar days from the event date.

Benefits Disclosures and Notices

Fisher provides benefits plans Summary Plan Descriptions (SPDs), Summaries of Material Modifications (SMMs), Medical Insurance Summaries of Benefits and Coverage, and other regulatory notices and disclosures to you electronically. These documents are provided to you in accordance with the Employee Retirement Income Security Act (ERISA) and other regulatory requirements that govern employer-sponsored benefits plans. They are intended to provide you with basic information concerning our benefits plans and their financial condition. The content and format of these documents are in accordance with regulations issued by the government agencies charged with benefits plans oversight and compliance such as the U.S. Department of Labor under ERISA.

These documents are available to you on the mySJF **Benefits Compliance webpage**. Plan participants have the right to request and obtain a paper version of any of these documents free of charge. If you have questions regarding benefits plans notices or disclosures or how to access them, please contact Human Resources at (585) 385-8048 or via email at humanresources@sjf.edu.

The information in this Open Enrollment communication summarizes St. John Fisher University's benefits options. Every effort has been made to ensure that this information is accurate. However, the programs are governed by legal documents and insurance contracts. If there is any difference between the information in this communication and the official documents and contracts, the official documents and contracts will rule.

Open Enrollment Assistance

If you have questions about Fisher's benefits or open enrollment, you have several options for getting assistance:

Contact HR to schedule an appointment:

- Phone: (585) 385-8048 or,
- Email: humanresources@sjf.edu

The 2027 Benefits Guide:
The 2027 Benefits Guide provides detailed information on Fisher's benefits program, and is available on the mySJF HR/Benefits Open Enrollment webpage.

Attend an Open Enrollment meeting:

- **Monday, November 9 at 9 a.m.**
  via Zoom.
  Link: https://sjfc.zoom.us/j/94285923435
- **Monday, November 9 at 12:45 p.m.**
  in the Donald E. Bain (DEB) Campus Center, COP Conference Room 205.
- **Wednesday, November 11 at 10 a.m.**
  in the Facilities lunchroom.

Contact the benefits providers directly; refer to the 2027 Benefits Guide for contact information.

Contact USI's Benefits Resource Center, where an experienced benefits professional can assist you with your benefits questions Monday through Friday 8 a.m. to 5 p.m.:

- Phone: (855) 874-6699 or,
- Email: BRCEast@usi.com



WHEN TO TAKE ACTION:

Benefits that you must *actively* elect for 2027:

- Flexible Spending Accounts (Healthcare & Dependent Care)

Benefits you can *optionally* elect or change for 2027:

- Medical
- Health Savings Account (if enrolled in BluePPO HDHP)
- Dental
- Vision
- Optional Life Insurance and AD&D
- Critical Illness Coverage
- Accident Insurance
- Identity Theft Protection