



October 20, 2025

Re: 2026 Benefits Open Enrollment

Dear Fisher Retiree:

Hello, and welcome to the 2026 retiree Open Enrollment period!

Open Enrollment Period

As a Fisher retiree or the spouse of a retiree, you can newly elect or change your medical and/or dental coverage during annual Open Enrollment. **This year's Open Enrollment begins on November 10, 2025 and ends on November 21, 2025, with changes effective January 1, 2026.** Open Enrollment is optional. Your current medical and/or dental coverage will automatically be carried forward to 2026. However, please be aware of the Medicare rate and plan changes described below.

Medicare Plans Benefits Changes

The 2026 monthly rates for Fisher's Medicare plans are:

Plan	Monthly Rate (Single)	Monthly Increase
Medicare Blue Choice HMO-POS Plan	\$540.73	9.90% - \$48.71
Medicare Blue PPO Plan	\$594.33	9.90% - \$53.53

If you need two-person coverage and your spouse is also age 65 or over, you will have two separate plans and pay twice the single rate shown above.

Fisher's Medicare plan benefits summaries are available to you on Fisher's website. Go to <https://www.sjf.edu>, click on "Information For" (on the top right of the webpage), click on "Retirees", then click on "Open Enrollment". A notable plan change is that, effective September 1, 2025, Excellus' fitness vendor is changing back to Silver&Fit.

What You Need to Do

You are not required to act if you are currently enrolled in a Fisher Medicare plan and wish to maintain your current enrollment status. Your current Medicare plan coverage will automatically be carried forward to 2026.

You are required to act if you would like to change your current Fisher Medicare plan enrollment or if you would like to newly enroll in a Fisher Medicare plan. To change your coverage or newly enroll, complete the Excellus Medicare Group Application form and return it to Fisher's Human Resources department by the November 21, 2025 deadline. The Application form is available to you on Fisher's website. Go to <https://www.sjf.edu>, click on "Information For" (on the top right of the webpage), click on "Retirees", then click on "Open Enrollment". You can email the Application form to humanresources@sjf.edu or mail it to St. John Fisher University, Attention: Human Resources Department, 3690 East Avenue, Rochester, NY 14618-3597.

Fisher Medicare Plans Webinar

To learn more about Fisher's Medicare plan offerings, Excellus BCBS will host a webinar on **Thursday, November 6, 2025, from 10:00 to 11:00 a.m.**

To attend the Open Enrollment meeting, type the following website address into your computer's browser:
<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>
Enter the Meeting ID: 268 366 753 712 8
Enter the Passcode: co3jh6jQ
Click on Join a Meeting

Who to Contact with Medicare Plan Questions

If you would like to speak to someone regarding your Medicare health plan options, please contact one of the following representatives:

	Fisher Group Medicare options (shown on page 1)	Excellus Direct Medicare options:	Non-Excellus Direct Medicare options:
Name:	Dominic Manfredo	See the Excellus Medicare website and Resource Center information below.	Henry Yip
Phone:	(716) 255-9570		(212) 706-9447
Email:	dominic.manfredo@univerahealthcare.com		henry.yip@mybenefitadvisor.com

Excellus' Announcement Regarding the Elimination of **Direct Pay** Medicare Advantage Plans

If you are currently enrolled in an Excellus **Direct Pay** (non-Fisher) Medicare Advantage Plan, you recently received a notice from Excellus informing you that they are eliminating your plan and that you must take action to select a new Medicare plan before December 31, 2025. Open Enrollment is your opportunity to consider a Fisher Medicare plan (either the Medicare HMO-POS plan or the Medicare PPO plan), or you can research your options through Excellus or another carrier.

While Fisher cannot assist you with non-Fisher Medicare plans, Excellus has options to assist you with learning more about their new direct pay Medicare plan offerings:

(1) **Go to Excellus' Medicare Website:** <https://medicare.excellusbcbs.com/medicare-advantage-plan?region=roch&county=Monroe>

(2) **Go to an Excellus Resource Center:**

Greece Location

1946 W Ridge Road, Suite B

Rochester, NY 14626

Monday - Friday 9 a.m. - 4:30 p.m.

(585) 225-0221

Perinton Location

6687 Pittsford Palmyra Rd

Fairport, NY 14450

Monday - Friday 9 a.m. - 4:30 p.m.

Dental Plans & Monthly Costs

Fisher's dental plans are through Excellus BCBS. You have two dental plans from which to choose: a Low and a High option. A dental plan comparison is available to you on Fisher's website. Go to <https://www.sjf.edu>, click on "Information For" (on the top right of the webpage), click on "Retirees", then click on "Open Enrollment". You can go to any dental provider of your choice; however, your out-of-pocket costs may be

lower if you go to an Excellus BCBS participating provider. For information on in-network providers, go to <https://www.excellusbcbs.com/find-a-doctor/dentist> and select the Dental Blue option.

Dental insurance rates for 2026 will not change. Below are the monthly costs.

Plan	Single	2-Person	Family
Excellus BCBS Low Option	\$28.36	\$59.30	\$95.28
Excellus BCBS High Option	\$40.47	\$91.51	\$124.85

You are not required to act if you are currently enrolled in a Fisher dental plan and wish to maintain your current enrollment status. Your current dental plan coverage will automatically be carried forward to 2026.

You are required to act if you would like to change your current Fisher dental plan enrollment or if you would like to newly enroll in a Fisher dental plan. To change your coverage or newly enroll, complete the Excellus Group Health Insurance Application/Change Form and return it to Fisher's Human Resources department by the November 21, 2025 deadline. The Application form is available to you on Fisher's website. Go to <https://www.sjf.edu>, click on "Information For" (on the top right of the webpage), click on "Retirees", then click on "Open Enrollment". You can email the Application form to humanresources@sjf.edu or mail it to St. John Fisher University, Attention: Human Resources Department, 3690 East Avenue, Rochester, NY 14618-3597.

Fisher's Contribution to Retiree Medical and Dental Plans Costs

Retirees who are enrolled in Fisher's medical and/or dental insurance plans will be charged the monthly rates listed above, less the following allowance:

- For retiree-only coverage, the University will contribute \$50 per month, which can be applied towards medical or dental benefits purchased through Fisher.
- For two-person or family coverage (including you, the retiree), the University will contribute \$100 per month, which can be applied towards medical or dental benefits purchased through Fisher.
- If the cost of your selected plan is less than the allowance, Fisher will pay the full cost of the plan.

Feel free to contact Human Resources at humanresources@sjf.edu or (585) 385-8048 should you have questions about Open Enrollment or your Fisher retiree medical and dental plan options.

Sincerely,

Vicky Pietak

Vicky Pietak
Sr. Human Resources/Benefits Manager

This notice is provided for informational purposes for eligible retirees and does not constitute a legal contract. St. John Fisher University reserves the right to amend or terminate any of the plans or programs described in this notice at any time. Furthermore, there may be certain coverage limitations or features based on a carrier contract and/or University policy. In cases where discrepancies occur, the Plan Document or other relevant plan materials will be the ruling and binding instrument.