October 31, 2025

Re: 2026 Benefits Open Enrollment

Dear Fisher Retiree:

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

Open Enrollment

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 Medical plan rates and plan changes described below.

Retiree Medical Plans Monthly Costs

2026 monthly medical insurance costs for retirees under age 65 are shown below.

Plan	Single	Retiree/Spouse	Retiree/Children	Family
BluePPO High Deductible (HDHP)	$902.29	$1,894.76	$1,759.41	$2,706.48
Simply Blue Hybrid	$1,056.26	$2,218.16	$2,059.70	$3,168.77
BlueEPO	$1,143.96	$2,402.28	$2,230.68	$3,431.83

We encourage you to review the plan summaries to determine which plan best meets your needs for the coming year. The plan 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 "Retiree Open Enrollment" (on the top left side of the page). Existing plan benefits and their deductibles, coinsurances, copayments, and out-of-pocket maximums will remain unchanged, except for two plan changes described below.

BluePPO High Deductible Health Plan (HDHP) Changes

The IRS has increased the minimum annual deductibles for HDHPs for 2026. As a result, the annual deductible for Fisher's HDHP employee-only coverage is increasing to $1,700 (currently $1,650). The family coverage annual deductible is increasing to $3,400 (currently $3,300).

Prescription Drug Copayment Increases

Prescription drug copayments for the Simply Blue Hybrid Plan and the BluePPO High Deductible Health Plan (HDHP) will increase between $10 and $30 per fill. The actual copayment increase will vary depending on which plan you are enrolled in and the prescription drug that you are filling. Below are several suggestions for ways in which you may be able to reduce your copayment amount:

(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.

What You Need to Do

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

You are required to act if you would like to change your current Fisher medical plan enrollment or if you would like to newly enroll in a Fisher medical 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 "Retiree Open Enrollment" (on the top left side of the page). 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.

Medicare Plans Webinar

If you are approaching age 65 and would like 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.** Feel free to join us!

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

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. 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://ww.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 "Retiree Open Enrollment" (on the top left side of the page). 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.