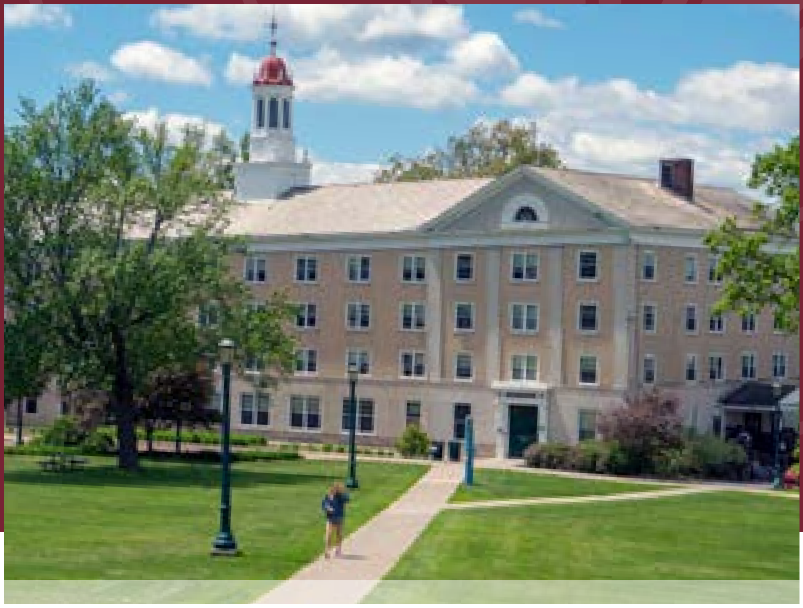
UNION COLLEGE
FOUNDED 1795

# WELCOME TO 2026 ANNUAL ENROLLMENT

## MARK YOUR CALENDAR: OCTOBER 21 – NOVEMBER 11, 2025

Annual Enrollment is the time when you can choose benefits to best fit your needs and the needs of your family. The Annual Enrollment period is **Tuesday, October 21, through Tuesday, November 11, 2025.** Changes in coverage will take effect January 1, 2026.



## The Benefits Fair is Back!

### Tuesday, October 21

Be sure to attend the Benefits Fair from 9 a.m. to 2 p.m. on Tuesday, October 21, in the College Park Hall Ballrooms. **Your Human Resources team will be on-site with computers available to provide assistance with enrolling through Workday!**

You can also visit with the following vendors to learn more about your Union benefits and special opportunities:

- Anthem
- Delta Dental
- Fidelity
- TIAA
- Sun Life
- HigherEd EAP
- Success Coach from Employer Resource Network
- Broadview Federal Credit Union
- First New York Federal Credit Union
- Verizon
- And more!

**Benefit eligible employees are required to actively complete the Annual Enrollment task in Workday for the following benefits:**

- Medical, Dental and Vision
- Wellness Incentive Program
- Medical Premium Rebate
- Spending Accounts (Health Care or Dependent Care)
- Supplemental Life Insurance
- Dependent Life Insurance
- Supplemental Long-Term Disability (LTD)
- Supplemental Accidental Death and Dismemberment (AD&D)
- Optional Voluntary Benefits

# BENEFITS NEWS FOR 2026

**New Medical Plan Administrator**
Starting January 1, 2026, Union will transition from CDPHP to Anthem as our medical plan administrator. Your Union medical plan design is not changing. You will continue to have the same three plan choices (PPO Plan U, PPO Plan C and HDHP Plan H), coverage levels, plan structure and covered treatments. Virtually every health care provider currently covered under CDPHP is part of the Anthem network. If you have not already searched for your providers using Anthem's Find Care tool, we encourage you to do so. Additionally, there is **no change** to the eligibility requirements to receive the 10% wellness discount.

**Same Prescription Drug Coverage**
Your pharmacy benefits will remain with **OptumRx**. There will be no changes to your prescription coverage or the way you fill your prescriptions.

**ID Cards**
Medical plan participants will receive new ID cards in December. Starting January 1, 2026, you will be able to access your digital Anthem ID on anthem.com and on the Sydney Health app, Anthem's all-in-one platform to access plan details, member services, virtual care and wellness resources.

**Medical Rates**
Health care costs are rising sharply for employers nationwide, but Union remains committed to providing access to quality, affordable care. Thanks in part to the new partnership with Anthem, employee premium increases for 2026 will be 5%, similar to last year and well below market trends. The College will continue to pay a large portion of your health care premium. Refer to the Benefits Guide for details on 2026 medical plan rates.

**Increased HDHP Deductibles**
Per IRS regulations, deductibles for the High Deductible Health Plan (HDHP) Plan H will increase to $1,700/individual and $3,400/family.

**Increased HSA Contribution Limit**
Per IRS regulations, the maximum annual Health Savings Account (HSA) contribution limit — yours and Union's combined — will increase to $4,400/individual and $8,750/family. HSA plans will continue to be administered by HealthEquity.

**Increased Spending Account (FSA) Contribution Limits**
Per IRS regulations, the maximum annual contribution to your Health Care Spending Account (FSA) will increase to **$3,400** for 2026. Dependent Care Spending Account contribution limit will increase to **$7,500**.

**Dental Plan**
Our dental plan will continue to be administered by Delta Dental and employees will still have the option to select the Delta Dental Basic plan or the Delta Dental Plus plan. There will be a 5.3% increase to dental rates. Refer to the Benefits Guide for 2026 dental plan rates.

**Vision Plan**
Our vision plan will continue to be administered by EyeMed. There is **NO** contribution change to vision coverage in 2026. Rates will remain the same.

**Wellness Program**
Beginning January 1, 2026, Union College's LifePoints Program will be administered by US Wellness. This shift provides employees with the program benefits they currently enjoy, while offering some additional resources and supports. More information on US Wellness and how to **re-register** with Personify Health will be coming soon. **Be sure to redeem your current points (earned through CDPHP) by December 31, 2025.**

# SUPPORTING YOU THROUGH THE ANTHEM TRANSITION

We understand that changes to your benefits come with important questions. Our goal is to make this transition as smooth and thoughtful as possible. Consider the following resources before and during Annual Enrollment:

## Explore Online

Scan the QR code or visit **union.edu** to view the:

- 2026 Benefits Guide (coming soon)
- Anthem Transition FAQ
- Anthem resources and contacts
- And other helpful documents

## Talk To Someone

Anthem Health Guide Annual Enrollment phone line: Call 844-995-1737 for an overview of your medical plan options.

Virtually every health care provider currently covered under CDPHP is part of the Anthem network. Search for providers using Anthem's Find Care tool at findcare.anthem.com. Under **Use Member ID for Basic Search,** enter code **UCO**.

## ANNUAL ENROLLMENT IN 4 STEPS

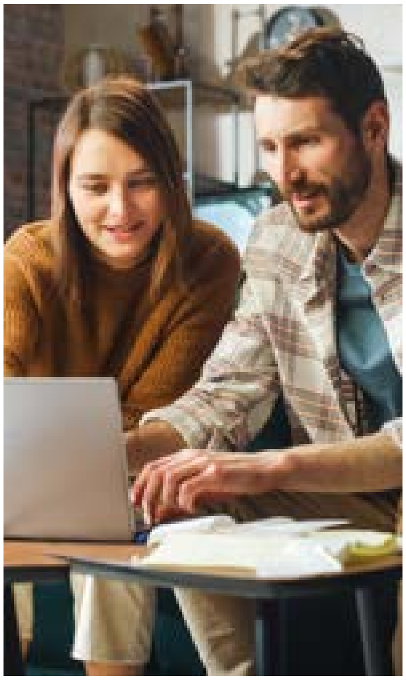
**1) CHECK**
your Union College email for enrollment materials, deadlines and reminders

**2) REVIEW**
your enrollment materials to understand the changes that will go into effect on January 1, 2026

**3) EXPLORE**
**Workday** to learn more about all the benefit options available to you and eligible dependents

**4) ENROLL**
between October 21 and November 11, 2025. You must actively enroll in your benefits through **Workday**

# ACTIVE ENROLLMENT REQUIRED



### To-Do List for Annual Enrollment

- **Monitor** your Union College email
- **Elect, change** or **waive** medical, dental and vision coverage
  - Don't forget to review plan options like enhanced Life Insurance and Long-Term Disability
- **Add** or **delete** dependents
- **Apply** for the 2026 Medical Premium Rebate (if eligible)
- **Enroll** in a Health Care and/or Dependent Care Spending Account for 2026
- **Elect** a Health Savings Account (HSA) if you enroll in HDHP Plan H
- **Consider** supplemental insurance options
  - Re-election of Critical Illness coverage is required annually
- **Add** or **update** your Life Insurance beneficiaries

If you do not take action during Annual Enrollment, most of your current coverage will carry over automatically, including medical coverage. You will log into **Workday** to select and complete your benefit elections, add or update your covered dependents and add or update your Life Insurance beneficiaries.

# NEW ENROLLMENT REQUIRED

### The benefits below do not carry over into 2026.

- **Health Care and/or Dependent Care Spending Account (FSA):**
  - You must complete the FSA section of Workday in order to participate.
  - The contribution limit for the Health Care Spending Account was $3,300 for calendar year 2025. For 2026, the maximum contribution limit will increase to $3,400.
  - The maximum contribution limit for the Dependent Care Spending Account was $5,000 for calendar year 2025. For 2026, the maximum contribution limit will increase to $7,500.
- **Health Savings Account (HSA) with HDHP Plan H:**
  - The maximum contribution limit for an HSA (including your own contribution and Union's contribution) was $4,300 for individual coverage and $8,550 for Employee Family plan coverage in 2025. In 2026, those contributions increase to $4,400 and $8,750.
  - An additional $1,000 catch-up contribution is available for those aged 55 and older.
  - Union continues to fund $500 for individual plans and $1,000 for Employee Family plan.
- **Take advantage of the 10% Wellness Incentive!** To qualify for the 10% Wellness Incentive, you must:
  - Participate in one of our medical plans;
  - Complete a biometric screening or have had a physical exam in 2025; and
  - Complete the Smoke/Tobacco Free Affirmation.

  If you are covering a spouse or domestic partner on your medical plan and want to receive this credit, your spouse or domestic partner must also meet these requirements. You can qualify for the Wellness Incentive at any time by completing these requirements throughout the plan year.
- **Medical Premium Rebate:** You must participate in one of our medical plans and complete the 2026 Medical Premium Rebate form through **Formstack**. The form will require you to attach your most recent tax return (the page that shows Total Adjusted Gross Income) for verification.

All benefit elections must be completed by **Tuesday, November 11, 2025, at 11:50 p.m. ET**

# BEHAVIORAL HEALTH SUPPORT

Additional mental health resources will be available through Anthem, giving you even more options for care.

## New – Anthem Programs and Resources

### Available Starting January 1, 2026

- **In-Person Care:** Psychologists, psychiatrists, social workers and therapists are available for mental health and substance treatment needs. Access Anthem's **Find Care** tool to locate a provider with availability near you.
- **Virtual Care:** Connect with a licensed therapist or a board-certified psychologist or psychiatrist through a virtual care video visit. When it's time for your appointment, use your smartphone, tablet, or computer with a camera to meet securely through the Sydney Health app or anthem.com.
- **LiveHealth Online:** Talk to a licensed psychologist or therapist for mental health support — or see a board-certified doctor for common health concerns — anytime, with no appointments or long wait times. Connect through the Virtual Care section of the Sydney Health app or create your account at livehealthonline.com.
- **Knowledge Hub:** When you need tools to help with stress, anxiety, depression or other behavioral health conditions, Anthem's Knowledge Hub can help. Visit anthemknowledge.com/abcbs to explore the website.
- **24/7 Behavioral Health Resource Center:** Coordinators at Anthem's Behavioral Health Resource Center can help you find the best providers and resources for your unique mental and behavioral health needs. Call the 24/7 Behavioral Health Resource Center at 844-396-2331. In an emergency, call 911.
- **Emotional Well-being Resources:** Online programs and personalized coaching help you work through thoughts and behaviors that affect your emotions. Visit the Programs page on anthem.com or the Sydney app to learn more.

# EMPLOYEE ASSISTANCE PROGRAM

- **Free, confidential resource** for ALL employees regardless of medical plan enrollment or hours worked.
- **Telehealth or In-Person Counseling:** Receive three telehealth or in-person counseling sessions per issue, per year at no cost to you. EAP counselors will refer you to a provider within your insurance network to continue treatment as needed and help manage costs.
- **Telephonic Counseling:** Free unlimited telephonic counseling through Higher Ed's direct phone line. Call 800-252-4555, available 24/7, 365 days a year.
- **Coaching Programs:** Access to 18 coaching programs on topics such as personal finances, budgeting, resilience, work-life balance and stress.
- **Self-Help Resources:** In-person and virtual trainings, assessments, articles, webinars, videos and more.

Visit HigherEdEAP.com to get started.

### Additional Success Coach Support through Employer Resource Network (ERN)

All Union employees have access to free, confidential coaching and assistance for challenges such as mental fatigue and burnout, financial concerns, childcare, transportation, family matters, government programs, workplace communication and more. A Success Coach is on-site at Union twice a week and available by phone, email or text Monday through Friday.

## Important Reminders

**Medical Premium Rebate:** This program helps supplement the cost of medical insurance coverage for employees with a Total Household Adjusted Gross income of $98,686 or less. If you participate in one of our medical plans and meet the income eligibility requirements, then you will need to complete the 2026 Medical Premium Rebate form. The form will require you to attach your most recent tax return (the page that shows Total Adjusted Gross Income) for verification.

**Dependent Verification:** If you're adding new dependents during Annual Enrollment, you will be required to add their personal information, such as date of birth and Social Security number. Please have this information handy during the enrollment process. If you are adding a domestic partner or domestic partner's child(ren) to your coverage, additional documentation will be required. If you have not already provided this documentation, please reach out to HR for more details.

**Don't forget:** Annual Enrollment for 2026 is **October 21 – November 11, 2025**

*This document serves as a Summary of Material Modifications (SMM) or Summary of Material Reductions (SMR), as applicable, to the Union College benefit plans and supplements the Health and Welfare Summary Plan Description (SPD). It describes changes effective January 1, 2026 and is intended to supplement the SPD. Please retain this guide for future reference and share it with your covered family members.*