

WELCOME TO 2027 ANNUAL ENROLLMENT

MARK YOUR CALENDAR: OCT. 20 – NOV. 3, 2026

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, Oct. 20, through Tuesday, Nov. 3, 2026**. Changes in coverage will take effect Jan. 1, 2027.



The Benefits Fair is Back—in a New Location!

Tuesday, Oct. 20

Join us Tuesday, Oct. 20, from 9 a.m. to 2 p.m. in the **Nott Memorial**—at the heart of Union's campus—for in-person Annual Enrollment support. Human Resources will be on-site with computers available to help you complete your Annual Enrollment elections in Workday.

Connect with benefits partners and other participating organizations:

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

If you do not take action during Annual Enrollment, most of your current coverage will carry over automatically, including medical coverage.

However, action is required for some benefits and programs for 2027. Keep reading to learn what you need to do.

Biometric Screening: Tuesday, Nov. 3



Take a proactive step for your health by completing a biometric screening—and help satisfy the requirements to earn the 10% Wellness Incentive. View registration instructions on [page 6](#).

2027 BENEFIT NEWS

Committed to Your Well-Being in 2027

Union’s benefits program supports your physical, mental and financial well-being, and that commitment continues in 2027. You will continue to have access to the same range of health plans, along with valuable benefits and programs that support you throughout your career and life: generous tuition benefits, wellness and employee assistance programs, income protection and a retirement plan with a College contribution.

As we look ahead to 2027, the College has carefully evaluated the benefits program and made targeted updates to help balance diverse employee needs and meaningful choice with the long-term sustainability of the program. With some changes to consider for 2027, **it’s worth taking time to understand your options this year.** Review the following updates and be prepared to take action during Annual Enrollment.

Medical Plan Updates

Union employees will continue to have access to the same three medical plan options, all supported by the Anthem network and resources you use today. To help preserve meaningful choice and maintain a sustainable program for the future, we are updating plan designs and employee contributions.

The College will continue to cover a significant share of health care costs. Full-time employees enrolled in HDHP Plan H will see their premium contributions decrease. For most employees enrolled in a PPO plan, contribution increases will be limited to no more than 4.3%. Refer to the Benefits Guide for 2027 medical plan rates and a side-by-side plan comparison. For help comparing your options and estimating costs, use the **new Medical Plan Decision Support Tool on [page 4](#).**

Review the tables below to understand what’s changing in 2027. Key terms are defined on [page 3](#).

PPO Plan

WHAT’S CHANGING	2026	2027
Emergency Room	\$100 copay	\$150 copay

PPO Plan

WHAT’S CHANGING	2026	2027
Annual Out-of-Pocket Maximum		
In-Network		
Individual	\$1,250	\$2,000
Family	\$2,500	\$4,000
Out-of-Network		
Individual	\$2,500	\$4,000
Family	\$5,000	\$8,000
Emergency Room	\$100 copay	\$150 copay
In-Network Inpatient Hospital	\$250 copay	\$400 copay
In-Network Outpatient Hospital	\$150 copay	\$250 copay
Out-of-Network Coinsurance Applies to various out-of-network services	20% after deductible	30% after deductible

WHAT'S CHANGING	2026	2027
Annual Deductible		
In-Network		
Individual	\$1,700	\$2,000
Family	\$3,400	\$4,000
Out-of-Network		
Individual	\$3,400	\$4,000
Family	\$6,800	\$8,000
Annual Out-of-Pocket Maximum		
In-Network		
Individual	\$3,000	\$4,000
Family	\$6,000	\$8,000
Out-of-Network		
Individual	\$6,000	\$8,000
Family	\$12,000	\$16,000
Union Health Savings Account (HSA) Contribution		
Individual	\$500	\$600
Family	\$1,000	\$1,200

Understand Key Terms

Deductible: The amount of covered expenses you must pay each calendar year before the plan begins paying certain benefits.

Out-of-Pocket Maximum: The maximum amount you will be required to pay after reaching your deductible. Once you reach the out-of-pocket maximum (OOPM), the plan will begin paying for covered services at 100%. The OOPM does not include out-of-network costs.

Copayment (Copay): A flat fee that you pay at the time you receive a covered service until you reach your out-of-pocket maximum. Copays do not count toward the deductible, but they do count toward the out-of-pocket maximum.

Coinsurance: The percentage of the cost you pay for a covered service once you have met your deductible and before you meet your out-of-pocket maximum.

Increased Union HSA Contribution

Union is increasing its HSA contribution to help offset the higher HDHP Plan H deductible. If you enroll in Plan H, Union will contribute \$600 for individual coverage or \$1,200 for family coverage to your HealthEquity HSA. An HSA offers valuable tax advantages and flexibility: you can use the funds for eligible health care expenses now or save them for future needs. The money rolls over from year to year and remains yours, even if you change plans or leave Union.

Increased HSA Contribution Limits

Union's contribution counts toward the annual IRS limit, which will increase to \$4,500/individual and \$9,000/family. The catch-up limit for employees age 55 and older will remain \$1,000.

Increased FSA Contribution Limits

If you are enrolled in PPO Plan C or PPO Plan U, you can use a Health Care Spending Account (FSA) to set aside pre-tax money to pay for eligible health care expenses. For 2027, the maximum annual contribution is projected to increase to \$3,500.

The Dependent Care Spending Account contribution limit is projected to remain at \$7,500. Keep in mind that the Dependent Care Spending Account can only be used for dependent care expenses, such as daycare, and not dependent health expenses.

COMPARE YOUR MEDICAL COSTS

When it comes to choosing your medical plan, your premiums are only part of the picture. The College's new **Medical Plan Decision Support Tool** helps you estimate what you could spend over the course of the year by combining your payroll contributions with estimated out-of-pocket, in-network medical expenses. **The tool is attached to the Annual Enrollment email from Human Resources.**



1. ENTER YOUR INFO

Enter your household information and expected use of medical services throughout the year, such as specialist visits and prescriptions. If you enroll in HDHP Plan H, the tool will also factor in Union's contribution to your HSA.



2. COMPARE COSTS

Review the estimates of annual payroll contributions, out-of-pocket costs and total annual costs for each plan. Estimates **do not** include the 10% Wellness Incentive or any medical premium rebate you may be eligible to receive ([see page 5](#)).



3. CHOOSE WITH CONFIDENCE

Use the results to help choose the medical plan that's the best fit for you and your family.

Results are illustrative estimates based on the information you enter and average health care costs. Actual costs will vary based on the services you receive and where you receive care. The tool does not account for certain plan features, such as copay changes that apply after a set number of specialist office visits under Plan C and Plan U. The tool supports—but does not replace—your review of the Benefits Guide and official plan documents. The tool does not collect or store your information.

ADDITIONAL 2027 BENEFIT UPDATES

ID Cards

Medical plan participants will receive new ID cards in December. Starting Jan. 1, 2027, you can also access your digital Anthem ID card through [anthem.com](#) or the Sydney Health app.

Dental Plan

Union's dental plan will continue to be administered by Delta Dental, with the same two plan options: the Basic Plan and Plus Plan. Employee contributions will increase slightly in 2027. Refer to the Benefits Guide for details on 2027 dental plan rates.

Vision Plan

Union's vision plan will continue to be administered by EyeMed. Vision plan rates will remain unchanged for 2027.

Retirement Savings Plan

IRS contribution limits and the SECURE 2.0 wage threshold for Roth catch-up contributions are adjusted annually for inflation. The 2027 limits have not been released as of this publication.

Make Your Health Care Dollars Go Further



After you choose your plan, how you use your benefits can make a difference in what you pay. Take advantage of **in-network preventive care**, which is covered at no cost to you. For non-emergencies, urgent care or a retail clinic may cost less than the emergency room.



YOUR ANNUAL ENROLLMENT CHECKLIST

1 Review and Compare Your Options

Monitor your Union email and visit union.edu/human-resources/benefits to view the 2027 Benefits Guide (coming soon) and other helpful documents.

If you're comparing medical plans, use the new **Medical Plan Decision Support Tool** attached to the Annual Enrollment email to estimate your costs and see which plan may best fit your needs.

2 Make Your Elections

On Oct. 20, all benefit-eligible employees will receive an Open Enrollment Benefits Task in **Workday**.

- Elect, change or waive medical, dental and vision coverage.
- Review supplemental benefits, including Life Insurance, Long-Term Disability and voluntary benefits.
- Add or remove eligible dependents.
- Add or update your Life Insurance beneficiaries.

Benefits That Require Re-election

- **Health Care and/or Dependent Care Spending Account (FSA)** – Re-enroll each year and select your contribution amount. Employees enrolled in HDHP Plan H cannot elect the Health Care FSA.
- **Health Savings Account (HSA)** – Elect your contribution if you enroll in HDHP Plan H.
- **Critical Illness Insurance** – Re-elect this insurance each year if you wish to continue coverage.

Important Reminders

Complete your 10% Wellness Incentive. Receive a 10% discount on your 2027 premiums by:

- Completing a biometric screening or physical, AND
- Completing the Smoke/Tobacco Free Affirmation

Union hosts biometric screenings several times throughout the year. **Your last opportunity to receive an on-campus biometric screening in 2026 is Tuesday, Nov. 3.** If you cover a spouse or domestic partner on your medical plan and want to receive this credit, they must also meet these requirements. View [page 6](#) for registration instructions.

Apply for the Medical Premium Rebate. The Medical Premium Rebate helps offset medical coverage costs for employees with a Total Household Adjusted Gross Income of \$102,140.69 or less. Eligible employees enrolled in a Union medical plan must complete the [2027 Medical Premium Rebate form](#) and submit the page of their most recent tax return showing Total Adjusted Gross Income for verification.

Verify new dependents. If you're adding new dependents during Annual Enrollment, have their date of birth and Social Security number ready. Additional documentation is required when adding a domestic partner or domestic partner's child(ren). Contact HR for details if you have not already provided the required documentation.

Explore your benefits. Refer to the Benefits Guide for complete details, eligibility requirements and contact information for Union's health and well-being resources.

Earn and Redeem Your Personify Points!

It's not too late to earn points in 2026. Get rewarded just for creating an account at join.personifyhealth.com/unioncollege (enrollment passphrase: minerva-houses-2026). Then, explore additional point-earning opportunities available through the rest of the year.





REGISTER FOR A BIOMETRIC SCREENING

Enrolled in a Union medical plan

1. Log into your Personify app or create an account at join.personifyhealth.com/unioncollege (enrollment passphrase: minerva-houses-2026).
2. Select **Benefits**, then **Biometric Screening**, then **Start Now** to access the scheduling site.
3. Select **Scheduling** from the drop-down menu to schedule your appointment.

Not enrolled in a Union medical plan

Visit unioncollege.uswellness.com to schedule your appointment.

Screenings will take place **Nov. 3 from 9 a.m. to 1 p.m. in Old Chapel**. Only one biometric screening is allowed per year. If you have already attended a screening in 2026, additional dates will be shared in 2027.

Complete your elections by Tuesday, Nov. 3, 2026 at 11:50 p.m. ET.

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 Jan. 1, 2027, and is intended to supplement the SPD. Please retain this guide for future reference and share it with your covered family members.