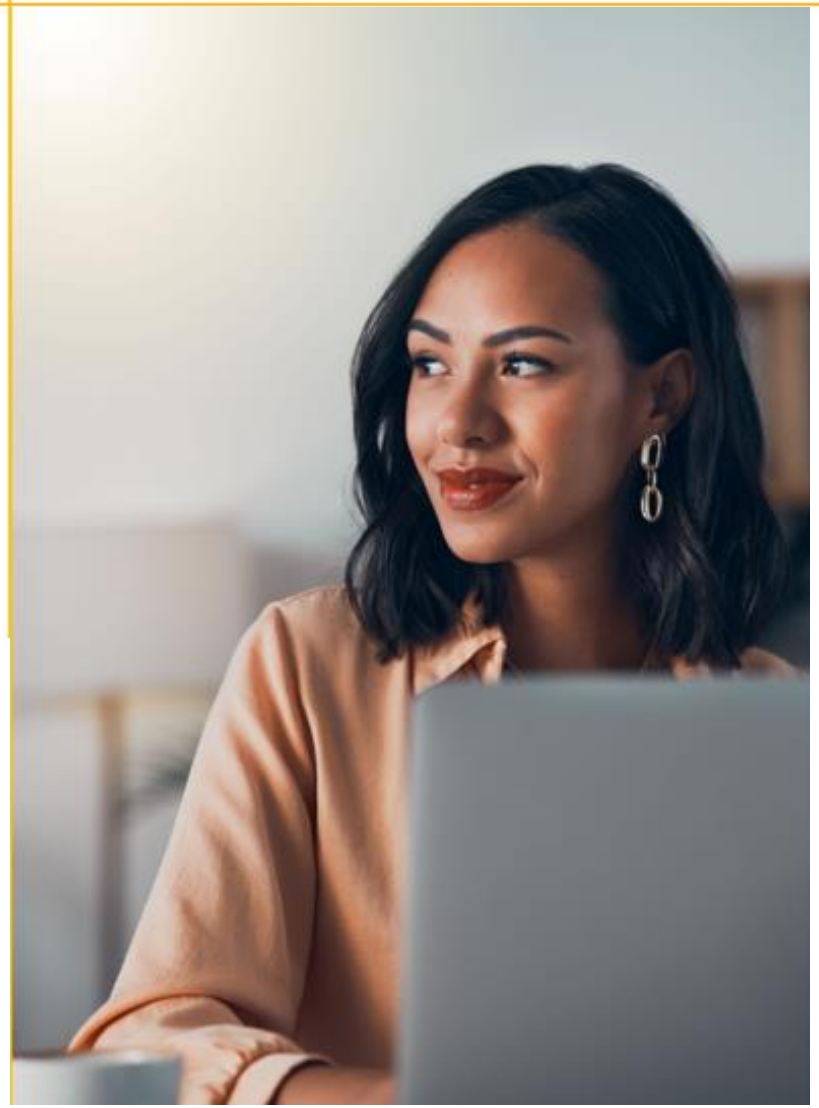

Adelphi University Town Hall

Annual Benefits Enrollment
November 2 – 23, 2026

for benefits effective

January 1, 2027

ADELPHI UNIVERSITY

Adelphi University – 2027| Benefits Annual Enrollment

Beginning November 2, 2026, go to MyBenefits on Adelphi's eCampus portal to enroll, confirm or make changes to your benefits package.

Annual Enrollment is November 2-23, 2026 and new elections are effective January 1, 2027

What is New:

- Premium rates will be available on My Benefits when Annual Enrollment opens
- IRS required increase in deductible on HDHP plans ($1,750/$3,500)
- New doula coverage for Aetna members
- Sunsetting Headspace

Not making any changes to your health insurance benefits in 2027?
There is no need to re-enroll – Your current elections will remain the same. However, if you want to contribute to a Flexible Spending Account (FSA), you MUST set your contributions during the enrollment period, even if you had an FSA in 2026. If you are currently contributing to a Health Savings Account (HSA) with HDHP, your current contribution election will remain in effect for the 2027 plan year.

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Benefits Program| Principles & Goals

Guiding Principles

Offering modern, market competitive, benefits that attract and retain quality personnel

Meet employees where they are by offering varying plan options that meet the needs of our employees and their dependents

Make programs simple to access care and navigate health plan options

Control Costs to allow for financially sustainable programs

Goals

We are committed to delivering comprehensive employee benefits that enhance the overall wellbeing of our workforce.

Through regular review that includes benchmarking and employee feedback along with financial and utilization analyses, with our carrier partners and consultants, we strive to ensure that our benefits meet the diverse needs of our workforce, considering factors such as different life stages and family structures.

2027 Aetna Health Plans Options

Plan	Plan : POS		Plan : HDHP	
Insurance Provider	Aetna		Aetna	
Network Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductibles/Out-of-Pocket				
Deductibles (Individual / Family)	$750/$1,500	$1,500/$3,000	$1,750/$3,500[1]	$3,000/$6,000
Maximum Out-of-Pocket	$3,000/$6,000	$6,000/$12,000	$3,000 / $6,000	$6,000/$12,000
Account funding			HSA: $875/$1,750	
Medical				
PCP Office Visit	$30	40% after deductible	20% after deductible	40% after deductible
Specialist Visit	$50	40% after deductible	20% after deductible	40% after deductible
Mental Health	$30	40% after deductible	20% after deductible	40% after deductible
Inpatient Hospital Stay	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient Surgery	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Emergency Room	$250	$250	20% after deductible	20% after deductible
Urgent Care	$40	$40	20% after deductible	40% after deductible
Diagnostic Testing	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Prescription Drugs				
Retail	$10/$30/$50	Not applicable	20% after deductible	Not applicable
Mail	$20/$60/$100		20% after deductible	

1 Required IRS inflationary increase to minimum deductible

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Benefits Program| HDHP with HSA

Adelphi University offers a Health Savings Account (HSA) paired with the High Deductible Health Plan (HDHP)

HDHP Plan Limits	2026	2027
HDHP Deductible	**$1,700/$3,400 (Single/Family)**	**$1,750/$3,500 (Single/Family)**
Maximum HSA Contributions (employer and employee combined)	**$4,400/$8,750 (Single/Family)**	**$4,500/$9,000 (Single/Family)**
Catch Up Contributions (55+)	$1,000	$1,000

New Federally Required Minimum Deductibles and Maximum Contributions for Plan Year 2027

HSA accounts provide a triple tax advantages:

- Contributions are pre-tax
- Withdrawals for qualified expenses are tax-free
- Interest on the balance and investment earnings are tax free

Benefits Program| Health Care FSA

For employees **not** enrolled in the HDHP health plan, Adelphi University offers a Flexible Health Savings Account (FSA)

- Contributions are set aside on a pre-tax basis
- Use funds to pay for prescriptions, glasses/contacts, laser eye surgery, orthodontia treatments, and copays, deductibles or coinsurance
- Minimum annual contribution is $200

FSA Plan Limits	2026	2027
Health Care Maximum Contribution	$3,400	Pending
Transit Maximum Contribution	$340	Pending
Parking Maximum Contribution	$340	Pending

Use it or Lose It!

If you do not spend all the money in your Health Care FSA by March 15 of the following year, unused dollars will be forfeited per IRS regulations for pretax contributions.

2027 EmblemHealth HIP HMO

	Emblem HIP HMO		
Referrals Required	Yes		
Deductible (Single/Family)	Not Applicable	Retail Rx (30-day supply)	$10-Tier 1/$25-Tier 2/$50-Tier 3
Coinsurance	100%	Mail Order Rx (90-day supply)	$15-Tier 1/$37.50-Tier 2/$150-Tier 3
Out of Pocket Max (Single/Family)	$6,600/$13,200		
Preventive Care – more information about preventive immunizations and covered tests is available on www.emblemhealth.com	Covered in full		
PCP copay	$10		
Specialist copay	$20		
Inpatient Hospital copay Impatient Maternity copay	$100 $100		
Emergency Room copay (waived if admitted)	$75		
Urgent Care copay	$10		
Behavioral Health copay	$10		
Laboratory, Diagnostic Testing (x-rays) and Advanced Imaging (CT, MRI, PET)	Covered in full	Laboratory Manager: Quest Diagnostic 1-888-277-8772 Questdiagnostics.com/appointment	

- You can locate a PCP (Primary Care Physician) on Emblem Health's website: **Prime/Premium Network – HIP PRIME HMO** : Doc Find: Prime/Premium Network – HIP PRIME HMO

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Dental Options

Dental Comparison

	PPO W/ Ortho	PPO w/out Ortho	HMO
Calendar Year Max	$1,500	$1,000	Unlimited
Calendar Year Deductible	$50/$150	$50/$150	None
Office Visit Copays	NA	NA	$5 Copay
Out of Network Benefits	Yes	Yes	No
Primary Care Dentist Required	No	No	Yes
Referrals Required	No	No	Yes
Orthodontia	Deps up to age 19. $1,500 Life Max.	No	Deps up to age 19, $485 for comprehensive care

Vision

SUMMARY OF BENEFITS

Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement
Exam With Dilation as Necessary	$10 Co-pay	Up to $45
Retinal Imaging	Up to $39	N/A
Frames	$0 Co-pay; $120 allowance; 20% off balance over $120	Up to $47
Standard Plastic Lenses		
Single Vision	$25 Co-pay	Up to $45
Bifocal	$25 Co-pay	Up to $65
Trifocal	$25 Co-pay	Up to $85
Standard Progressive Lens	$90	Up to $65
Premium Progressive Lens[A]	$116 - $128	
Tier 1	$116	Up to $65
Tier 2	$122	Up to $65
Tier 3	$128	Up to $65
Tier 4	$90, 80% of Co-pay less $120 allowance	Up to $65
Lenticular	$25 Co-pay	Up to $85
Contact Lens Fit and Follow-Up (Contact lens fit and two follow up visits are available once a comprehensive eye exam has been completed)		
Standard Contact Lens Fit & Follow-Up	Up to $40	N/A
Premium Contact Lens Fit & Follow-Up	10% off retail	N/A
Contact Lenses		
Conventional	$0 Co-pay; $120 allowance; 15% off balance over $120	Up to $105
Disposable	$0 Co-pay; $120 allowance; plus balance over $120	Up to $105
Medically Necessary	$0 Co-pay, Paid-in-Full	Up to $210
Laser Vision Correction		
Lasik or PRK from U.S. Laser Network	15% off the retail price or 5% off the promotional price	N/A
Hearing Care		
Hearing Health Care from Amplifon Hearing Network	40% off hearing exams and a low price guarantee on discounted hearing aids	N/A
Frequency		
Examination	Once every 12 months	
Lenses or Contact Lenses	Once every 12 months	
Frame	Once every 12 months	

EyeMed

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Accident Plan

Insurance that can help you pay for the out-of-pocket costs you may experience after an accident

- Medical expenses, such as deductibles and copays
- Home healthcare costs
- Lost time from work
- Everyday expenses like utilities and groceries

Critical Illness

Voya's Critical Illness/Cancer (Specified Disease) plan pays a lump-sum benefit if you are diagnosed with a covered illness or condition

- Purchase a benefit of $5,000 – $30,000 in $5,000 increments
- Spouse - $5,000-$15,000, in $5,000 increments
- Child(ren) - $2,500, $5,000 or $10,000 options

Benefits Program| Roth 403(b)

What are Roth contributions?

- Contributions are taxed when the contributions are made to the plan
- Total contributions to both a traditional pretax 403(b) and an after-tax Roth 403(b) *combined* cannot exceed IRS limits
- Rules governing Roth are different - employees are advised to speak with their tax and financial advisors.

Note: IRS Requirement for “HPI” (Highly Paid Individuals) - Employees who:

- Will be 50 years of age or older any time in 2027, and
- Will have earned more than $155,000* in FICA wages at Adelphi in 2026
  * *This is a current projection and has not been finalized by the IRS*

Aged-based catch-up contributions must be made as designated Roth 403(b) contributions.

Taxes: Pay now or pay later		
	Traditional Pretax 403(b)	Roth 403(b)
Employee contributions	Pretax dollars	After-tax dollars
Employee withdrawals	Taxable upon withdrawal	Tax free upon withdrawal*

*In the event of either retirement or termination, your earnings can be withdrawn tax free as long as it has been five tax years since your first Roth 403(b) contribution and you are at least 59½ years old. In the event of death, beneficiaries may be able to receive distributions tax free if the deceased started making Roth contributions more than five tax years prior to the distribution. In the event of disability, your earnings can be withdrawn tax free if it has been five tax years from your first Roth 403(b) contribution.

Benefits Program| Roth 403(b)

Elect your contributions in MyBenefits

CONTRIBUTION	PERCENTAGE
Adelphi Funded:	9.50%
Employee Current:	
Pre-Tax (403(b)):	23.00%
Post-Tax (Roth 403(b)):	0%
Total:	23.00%
New Election:	
Pre-Tax (403(b)):	10 %
Post-Tax (Roth 403(b)):	5 %
Total:	15%

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Benefits Program| Rollover Contributions

- Employees who have a qualified retirement account from a previous employer will be able to roll over these contributions into Adelphi's plan.
- Speak with your investment advisor to determine if this step is right for you.
- You may also contact a TIAA consultant:
  - **David Flynn, Financial Consultant**
  - TIAA: 800-842-2273
  - **tiaa.org/adelphi**

Benefits Program| Plan Changes

Adelphi will sunset access to Headspace, effective January 1, 2027.

Mindful/meditation resources:

Insight Timer
Calm
Spotify
Breethe

Benefits Program| Enhanced Family Support Program

Some of our Services through Bright Horizons

Back-Up Care: Up to 10 back-up care uses per employee annually for back-up child-care at a center or in-home

Childcare: $15 per child copay ($25 for family) for center care. Bright Horizons will send an in-home caregiver for up to 10 hours per day or a child can be placed in any eligible Bright Horizons center or Bright Horizons network partner center

Elder Care: $6 per hour for in-home care, Bright Horizons will send an elder caregiver to the home of an elderly parent or family member anywhere within the United States

Marketplace of Resources: Online marketplace of resources with discounts, including membership to Sittercity

Tutoring: Tutoring in more than 3,000 subjects is available for adult learners and dependents aged 5+. Each back-up care use can be transferred to 3, 1 hour in person tutoring or 4, 1 hour virtual tutoring sessions.

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Employee Assistance Program

- The Employee Assistance Program (EAP) provides access to work/life resources, and licensed clinicians. They can help members cope with a wide variety of concerns, from family and financial issues to substance use, emotional health, and stress.

Resources *for* Living®

EAP Includes:

- ✔ 24/7 telephonic support and provider referrals
- ✔ Online/telehealth EAP counseling
- ✔ 6 visits with a counselor per issue
- ✔ Legal and financial and ID Theft services
- ✔ Mind Companion digital self-care
- ✔ Talkspace Chat Therapy & Televideo
- ✔ Ease of Access to Care – Minute Clinic, Talkspace, ALMA

MetLife Pet Insurance

- Adelphi University offers MetLife discounted pet insurance as a voluntary benefit
- Customizable Plan Options
  - Up to 90% reimbursement available
  - Deductible options range from: $0 -$2,500
  - Annual limit options range from $1,000 to $25,000 in $1,000 MetLife Pet Insurance | Benefits | Adelphi University

MetLife Plan Overview

- Pet insurance plans for dogs and cats that can help reimburse for unexpected vet bills
- Claims submission online or via app
- 24/7 veterinary help line

Coverage Made Easy!	**Enroll online** **Premiums will be paid directly to MetLife - no payroll deductions - plan is portable if you leave Adelphi**

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