



# 2026 Annual Benefits New Hire Presentation

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# Topics

- Benefit Eligibility
- Medical Plans
- Health Savings Plan (HSA)
- Flexible Spending Account (FSA)
- Dental Plan
- Vision Plan
- Supplemental Life Insurance/Travel Assistance/Expatriate Programs
- Wellness Program
- Retirement Savings Plans
- Next Steps!



2026  
Benefits  
Guide





## 2026 Benefits Eligibility

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- Employee benefits eligibility is defined as follows:
  - Faculty members who work at least half-time (0.5 FTE or more)
  - Administrative staff members, librarians, secretarial and clerical employees, physical plant employees and public safety employees who work at least half-time (0.5 FTE or more)
- Dependent eligibility is defined as follows:
  - Spouse
  - Domestic Partner
    - Mutual residence of six months is required as well as mutual financial support
  - Children
    - Including stepchildren, child(ren) adopted or placed for adoption and children that you are legally required to support
    - Children are covered up to age 26, coverage terminates at the end of the month following 26<sup>th</sup> birthday.

**Benefits will remain in effect until December 31, 2026, unless you experience a “Qualified Life Event”.**



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# *Medical Plans*



# Medical Plans

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- Wesleyan offers 3 health plans through Cigna
  - Open Access Plan - OAP
  - Open Access In-Network Plan - OAPIN
  - High-Deductible Health Plan with an HSA option - HDHP
    - Employee choice
    - Tax preferred opportunity to save for future healthcare needs
    - More employee control over health care expenditures
    - Portability
- Telemedicine
- Dependents are covered up to age 26, coverage terminates at the end of the month following 26<sup>th</sup> birthday.



For a brief Consumer Reports video explaining these insurance terms, visit <https://www.youtube.com/watch?v=DBTmNm8D-84>.

# Wesleyan Medical Plan Design Review

	OAPIN	OAP	HDHP
Deductible Format	Individual / Family	Individual / Family	Individual / Family
In-Network Deductible	\$500 / \$1,000	\$500 / \$1,000	\$1,700 / \$3,400
Out-Of-Pocket Maximum	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000
Matching HSA Contribution (100% match up to the limits shown)	N/A	N/A	\$500 Individual \$1,000 Family
Coinsurance (In-Network/Out-of-Network)	100%	100% / 70%	100% / 80%
Office/Specialist/Urgent Care Copays	\$25 / \$35 / \$40	\$25 / \$35 / \$40	Deductible
Inpatient	Deductible	Deductible	Deductible
Outpatient	Deductible	Deductible	Deductible
Emergency Room	\$200	\$200	Deductible
Preventive Care	Healthcare Reform Schedule	Healthcare Reform Schedule	Healthcare Reform Schedule



# Wesleyan Pharmacy Plan Design Review

	OAPIN	OAP	HDHP (after deductible has been meet)
	<ul style="list-style-type: none"> <li>Retail limited to 30-day supply - 90-day supply available at select pharmacies who participate in the Cigna 90 Day Now program</li> <li>Home Delivery – up to 90-day supply including specialty drugs</li> <li>Pre-authorization required for specialty drugs. See more details in the Enrollment Guide regarding specialty drugs.</li> </ul>		
Retail 30-day:			
Generic:	20% - min. \$ 5, max. \$50		
Preferred Brand:	25% - min. \$15, max. \$50		
Non-Preferred Brand:	25% - min. \$20, max. \$50		
Retail & Home Delivery 90-day:			
Generic:	20% - min. \$10, max. \$100		
Preferred Brand:	25% - min. \$30, max. \$100		
Non-Preferred Brand:	25% - min. \$40, max. \$100		

SaveOnSP helps members save on select specialty medications by partnering with manufacturer copay assistance programs. Eligible members pay \$0 out of pocket for covered specialty drugs through this program. However **if you choose to opt out, you will be responsible for 30% coinsurance on eligible medications. You will be contacted by Cigna/Accredo with instructions on how to opt in.**



# 2026 Monthly Medical Employee Premiums

Tier	OAPIN	OAP	HDHP
Employee	\$308.52	\$364.62	\$230.44
Employee + Child(ren)	\$587.59	\$693.80	\$438.63
Employee + Spouse/Domestic Partner	\$744.84	\$879.24	\$556.34
Family Including Spouse/ Domestic Partner	\$926.84	\$1,094.14	\$692.29

2026 Premium Subsidy Eligibility: Employees whose annualized full-time base salary is less than or equal to **\$76,129.44**  
 Subsidy credits are applied to the employee paycheck based on pay frequency.

Tier	Monthly Subsidy
Employee	\$85.70
Employee + Child(ren)	\$184.47
Employee + Spouse/Domestic Partner	\$227.37



# Clinical Management Programs

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## Comprehensive Oncology Program

- Member assistance for members diagnosed with cancer

## Healthy Pregnancy/Healthy Babies Program

- Information and support for expectant mothers

## Patient Assurance Program

- Out-of-pocket cost protection for certain diabetes medications

## These programs join our **Cigna Health Matters** Care Management Program

- Nurse advocates help manage your care by bringing together the right resources and people (social workers, pharmacists and behavioral professionals).
- They will explain coverage, coordinate referrals, identify resources and provide support and more!

# BEHAVIORAL HEALTH RESOURCES

	Talk privately with a licensed counselor or psychiatrist via video or phone. Have a prescription sent directly to your local pharmacy, if appropriate.
	Cigna Behavioral Health also provides access to virtual counseling through Cigna's network of providers.
	Behavioral health resource that provides access to a licensed clinician through private messages or live video sessions.
	Offers confidential mental healthcare through behavioral health coaching via text-based chats, self-guided learning activities and content, and, if needed, video-based therapy and psychiatry.
	Digital self-directed tools designed to help you build resilience and reduce stress.
	On-demand peer coaching and personalized learning help boost your mood and improve mental health.
	Effective, affordable & convenient OCD therapy with a licensed ERP-trained therapist, 24/7 support to make sure you stay better.
	Meru offers a 12 week virtual program for customers with depression, anxiety, or burnout. Meru includes live virtual counseling and texting and an online peer support community.
	Brightside is a virtual provider offering timely access to the highest quality depression and anxiety care, delivering medication management, therapy, and self-care.
	Pediatric mental health care without the wait. From coaching to therapy and psychotherapy, Bend health takes a whole-person, whole-family approach to behavioral care, supporting kids and teens ages 1 to 17. <ul style="list-style-type: none"><li>■ Bend offers 4 Types of Care including coaching, coaching &amp; therapy, coaching &amp; therapy &amp; medications, and coaching &amp; medication maintenance.</li></ul>
	Brightline is a national pediatric behavioral health provider that provides extraordinary support for kids, teens, and parents. Brightline also offers skills-based programs led by expert behavioral health coaches to help kids and teens through everyday challenges.
	Find high quality, in-network mental health care. Alma connects you with a diverse national network of therapists and psychiatrists who fit your budget, schedule, and needs.
	Online alcohol treatment on your terms. With Monument's holistic online alcohol treatment, drinking will become less important to you. Join Monument to get evidence-based care and community support to change your drinking habits.
	Bicycle Health provides confidential virtual care for opioid use disorder, including doctor visits, lab tests, prescriptions, instant messaging, and therapy/counseling support — all delivered and managed on your mobile device.



## LifeStyle Management Programs

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On-line or phone-based support with a Cigna Health Coach to help you reach your goals to lose weight, quit tobacco or lower your stress levels

- Weight Management - Create a personal healthy-living plan that will help you build confidence, be more active and eat healthier.
- Tobacco Cessation - Create a personal quit plan with a realistic quit date, support to quit the habit for good and free over-the-counter nicotine replacement therapy (patch or gum).
- Stress Management - Learn what causes you stress in your life and develop a personal stress management plan, get the support you need to help cope with stressful situations.

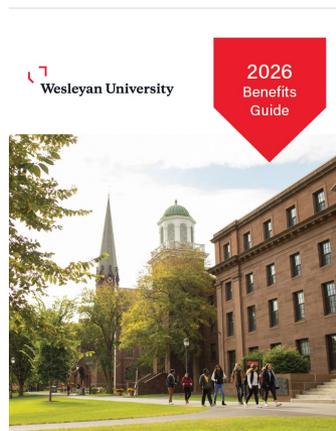




## Program Contacts

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See the **2026 Benefits Guide** for more details and instructions on accessing all Cigna programs.



**myCigna.com** and **Cigna customer service group**  
at **800-Cigna24** are also great resources!



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*Health Savings Account  
(HSA)  
&  
Flexible Spending Account*



# Health Savings Account (HSA)

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- An HSA is an individually owned bank account that allows you to set aside pre-tax dollars to pay for qualified out of pocket expenses.
- The employer and employee can make tax-free deposits into an HSA.
- Any unused funds roll over year to year.
- You decide how and when to use the money available in the account.
- HSAs can be used to cover:
  - Insurance deductibles, copays and coinsurance
  - Qualified health care expenses (including dental & vision)
- 2026 HSA contribution limit is a flat dollar amount
  - \$4,400 for Individual
  - \$8,750 for Family
- Wesleyan HSA contributions for employee plus child(ren), employee plus spouse and family will increase to \$1,000. Employee only will remain at \$500.
- Those age 55 or over can contribute an additional \$1,000 annually.
- Please view our [HDHP Medical Plan and HSA presentation](#) for important plan details.





# Who Is Eligible For An HSA?

	Eligible	Ineligible
Enrolled in High-Deductible Health Plan		
Enrolled in non-HDHP plan, such as OAPIN/OAP		
Enrolled in Medicare (Parts A, B, C or D) or TRICARE		
Received VA or Indian Health Services benefits in last 3 months		
Enrolled in a full Flexible Spending Account (FSA), or covered under spouse/partner's FSA		
Individual or spouse/partner participating in HRA		
Claimed as dependent on another's tax return		
Children over the age of 19 (or 23 if full-time student), but must open own HSA account, cannot use parents		

**Note:** HSA funds cannot be used for a domestic partner, unless they are an IRS qualified dependent.



Claims run out grace period - 2026 claims incurred through 3/15/2027 must be submitted to HealthEquity for reimbursement by 4/15/2027.

# Flexible Spending Accounts

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## HealthEquity - Plan Administrator

### Medical Expense Reimbursement Account (MERA)

This plan allows you to pay for eligible out-of-pocket expenses with pre-tax dollars. Eligible expenses include plan deductibles, copays, coinsurance, and other non-covered medical, dental and vision healthcare expenses for you and your dependents.

The 2026 maximum annual MERA limit is \$3,400.

### Dependent Care Account

This plan allows you to pay for eligible out-of-pocket dependent care expenses with pre-tax dollars. Eligible expenses may include daycare center, pre-school, in-home childcare, and before or after-school care for your dependent children under age 13 (other individuals may qualify if they are incapable of self-care and are considered your taxable dependents).

The 2026 maximum annual Dependent Care limit is \$7,500 (\$3,750 if married and filing separately).



# HSA vs FSA

	Health Savings Account (HSA)	Flexible Spending Account (FSA)
Medical Plan Design	Must meet federal design mandates	No plan design requirements
2026 Contribution Limits	Employee + employer contribution limits of <b>\$4,400 single</b> and <b>\$8,750 family</b> , plus \$1,000 employee catch-up contribution if age 55+	Set by employer, but no more than <b>\$3,400</b>
Source of Contributions	Employee and/or Employer	Employee
Employer Contribution	<b>\$500</b> for Employee contribution <b>\$1,000</b> for Family contribution	None
Ability to Change Payroll Deductions	Unrestricted; limit to monthly changes	Annual election; change allowed with Qualified Life Event only*
Year End Account Balance	Contributions & earnings carryover	Use or Lose
Portability of Account	Yes	None
Investment of Contributions	Available after HSA balance reaches \$1,000	NA
Tax-Free Reimbursement or Distributions	Qualified health expenses. Also allows payment of premiums for COBRA and Medicare	Qualified health expenses. Payment of premiums not allowed
Taxable Distributions	If reimbursed for other than qualified healthcare expense prior to age 65	NA



# *Dental Plan*



# Delta Dental Plan

Plan Features	Delta Dental PPO Plus, Premier “Core Plan”	Delta Dental PPO Plus, Premier “Buy-Up Plan”
Annual Deductible	Individual \$50 Family \$150	Individual \$50 Family \$150
Preventive Care	100% (No deductible & <b>not included</b> in annual allowance)	100% (No deductible & <b>not included</b> in annual allowance)
Basic Services	80%	80%
Major Services	50%	60%
Annual Maximum Benefit	\$1,200	\$2,000
Orthodontia	50%	50%
Orthodontia Lifetime Maximum	\$1,500 (Adults & Dependent Children)	\$2,000 (Adults & Dependent Children)
Dependent Coverage	Dependents will be covered up to age 26 (coverage will terminate at the end of the month following 26 <sup>th</sup> birthday)	



# Delta Dental

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Carryover Maximum - allows you to carryover unused benefits into subsequent plan years! Preventive care does not count towards maximum.

## Requirements:

- You must enroll for the entire plan year.
- Use no more than 50% of the standard annual maximum during the benefit year.
- See a dentist during the benefit year for an exam or cleaning. (claim must be submitted). If preventive care is not received, ALL accumulated carryover maximum benefit is lost.



## 2026 Monthly Dental Employee Premiums

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Tier	Delta Dental Core Plan	Delta Dental Buy-Up Plan
Employee	\$15.32	\$23.13
Employee + Child(ren)	\$29.10	\$43.93
Employee + Spouse/Domestic Partner	\$36.75	\$55.49
Family Including Spouse/Domestic Partner	\$45.98	\$69.43



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# *Vision Plan*





# EyeMed Plan

Plan Features	EyeMed In-Network Benefits
<b>Frames</b>	\$0 copay, \$200 allowance: 20% off balance over \$200
<b>Standard Corrective Lenses</b> <ul style="list-style-type: none"> <li>• Single Vision</li> <li>• Bifocal</li> <li>• Trifocal</li> </ul>	\$20 \$20 \$20
<b>Premium Lenses</b> <ul style="list-style-type: none"> <li>• Stand Progressive</li> <li>• Premium Progressive</li> </ul>	\$85 80% of charge less \$35 allowance
<b>Contact Lenses</b> <ul style="list-style-type: none"> <li>• Medically Necessary</li> <li>• Elective</li> </ul>	\$0 copay \$200 allowance: 15% off balance over \$200
<b>Frequency</b> <ul style="list-style-type: none"> <li>• Frames</li> <li>• Standard Plastic Lenses or Contacts</li> </ul>	Once every 24 months Once every 12 months



# 2026 Monthly EyeMed Vision Employee Premiums

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Tier	EyeMed
Employee	\$6.40
Employee + Children	\$12.80
Employee + Spouse	\$12.16
Family	\$18.81



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# *Supplemental Life Insurance*



# Unum Supplemental Life Insurance Plans

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Wesleyan provides 1x your annual salary (up to a \$50,000 maximum) for basic life insurance. You will be required to name a beneficiary when you enroll in Workday.

Unum administers our life insurance plans

- Supplemental Employee Life: Can be purchased up to 5 times annual salary not to exceed \$750,000
- Supplemental Spouse Life: Can be purchased up to \$100,000.
- Supplemental Child Life: \$5,000
- Evidence of Insurability (EOI) application is required and must be approved by Unum.





# Unum Personal Travel Assist Program (Assist America)

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Employees covered by Wesleyan's basic life insurance have access to personal travel emergency assistance services whenever traveling more than 100 miles from home or in another country, for less than 90 days.

- Medical Services: Assist America offers immediate medical consultation, referrals, prompt admission to a qualified hospital and much more.
- Non-Medical Services: Assist America takes care of problems when you most need the help, whether it's replacing prescriptions that have been left behind or arranging a compassionate visit by a loved one while hospitalized.

## **Important:**

Assist America's services are a supplement to your existing health insurance. They don't charge members for services, but once you are safely in the care of a qualified physician, your health insurance should cover the costs of your actual treatment and hospitalization.



# Business Travel Assist Program

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While out of the U.S. on business, the following coverage is provided through ISOS America.

(Limits apply, contact the Benefits Team for more information.)

Benefits	
Travel Medical	Sickness & Accidental Medical Expense Emergency Dental (Accident & Pain Alleviation)
AD&D	Accidental Death & Disability
Evacuation	Medical, Security or Natural Disaster Evacuation
Repatriation of Remains	Due to Death
Travel Benefits	Trip Interruption, Lost Baggage



# Unum New Expatriate Extended Program (Assist America)

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1 Visa Compliant Coverage is available through Assist America's Expatriate/Extended Program. Travel services will extend beyond 90 consecutive days by enrolling in the employee-paid Expatriate/Extended Program.

## Requirements:

- Must be eligible for Wesleyan's Basic Life Insurance
- **Must be activated** before you leave on your extended trip
- Annual fee - \$80 per individual or \$120 per family (spouse and/or dependent children must be covered on your medical insurance)

## Additional Details:

- Fee is not prorated for partial year coverage.
- To register, complete enrollment form located at [www.assistamerica.com/Expatriate-Application](http://www.assistamerica.com/Expatriate-Application) and enter your Assist America reference number.
- If you have questions, call **1-800-872-1414**.



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*Wellness Incentive Points Program  
&  
Employee Assistance Program  
(EAP)*



# Wellness Incentive Points Program

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Wesleyan’s Wellness Incentive Points Program rewards individuals dedicated to improving their health and well-being. You can earn points by actively participating in health improvement programs and activities that can then be redeemed for cash payments. Benefit eligible faculty, staff, spouses and partners are eligible to participate and earn points (up to \$150/each on a semi-annual basis).

Wellness points are entered through the Wellness Points Tool which is available under “My Information” in WesPortal.



**Note:** To add or change a spouse/domestic partner, please click the Spouse/Partner link at the top of the screen.

Cardinal Fit Program & Lunch-N-Learns



## BHS Employee Assistance Program (EAP)

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BHS's provides you and your household members with **free, confidential, in-the-moment support** to help with personal or professional problems that may interfere with work or family responsibilities.

- Stress, depression, anxiety
- Relationship issues
- Job stress, work conflicts
- Addiction, eating disorders, mental illness
- Child/Elder care services
- Eldercare services
- Financial/Legal



### Key Features

- The benefit is provided at No Cost to you and is paid by Wesleyan.
- 24/7 access to master's level staff clinicians for information, assessment, short-term problem resolution and referrals at 800-327-2251.
- Up to 4 face-to-face counseling sessions.
- In lieu of face to face sessions, BHS offers HIPAA compliant video counseling sessions.
- "MyBHS Portal" – A mobile-friendly MyBHS customer portal provides access to more than 500,000 tools and resources on a variety of well-being and skill-building topics.



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# *Retirement Plan*



# The Wesleyan University Retirement Plan

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## **Employee Contributions**

You decide how much to save, from 1% to 85% of your annual earnings up to the plan limits (\$24,500 for 2026, with higher limits for those age 50+ and ages 60-63). You can save pre-tax or after-tax (Roth).

## **Eligibility**

All staff and faculty may contribute, except student workers. Bargaining unit members should refer to their union contracts.

## **Roth Contributions**

Roth contributions are made after tax, therefore withdrawals, including earnings are made tax-free subject to certain parameters.

## **Starting or Changing Pre-tax or Roth Contributions**

Visit the Retirement@Work site on WesPortal under My Information

## **Vesting of Pre-Tax or Roth Contributions**

You are always 100% vested in your employee contributions.



# The Wesleyan University Retirement Plan

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## **Employer-Funded Match**

For every \$1.00 you contribute up to 6% of eligible earnings, Wesleyan will contribute \$0.50 or 3%. The match is made every paycheck that you are actively contributing to the plan.

## **Employer-Funded Contributions**

### **Eligibility**

Faculty and staff scheduled to work at 50% or more of full-time equivalent or more than 1,000 Hours of Service per year. Faculty and post doctorate staff members who are expected to be employed for less than one year are excluded.

### **Benefit:**

Seven percent of base salary (up to \$6,708.33 monthly), then 10% of base salary over \$6,708.33 a month. Contributions to the basic retirement plan are tax deferred until paid as retirement income.

### **Vesting of Matching and Employer Contributions**

Three-year vesting schedule, you are credited with a year of vesting for every plan year you are credited with 910 hours of service.



# The Wesleyan University Retirement Plan Loans

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## Loans

Eligible employees can take loans from both TIAA and Fidelity, up to a combined maximum of three (3) loans. Only employee contributions are available for loans.

The IRS limits the **amount to 50% of your vested account balance** or \$50,000, whichever is smaller and a minimum loan amount of \$1,000. The loan amount may be used for any reason, including the purchase of a home.



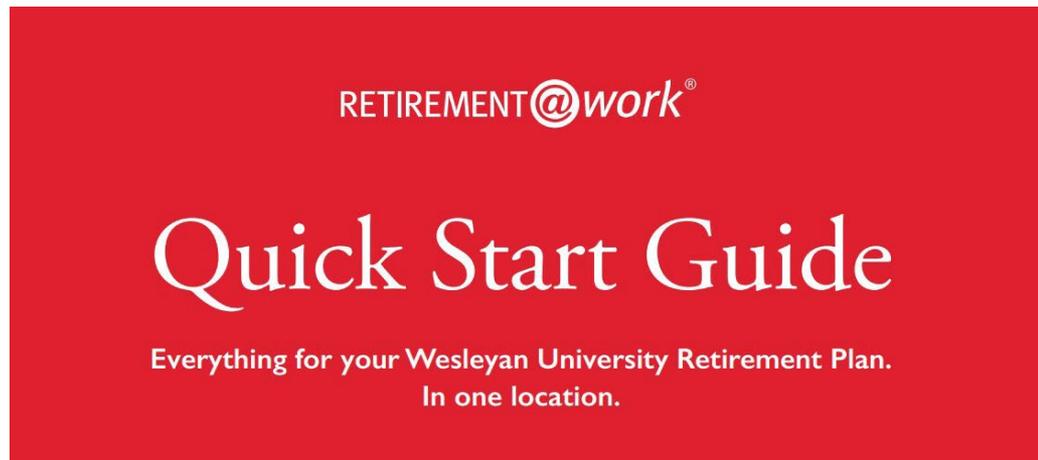
# The Wesleyan University Retirement Plan

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## Investment Options and Providers

You decide how to invest from among Wesleyan's menu of investment options through either TIAA or Fidelity.

Link to the [Quick Start Guide](#) for details on how to enroll.





# Learn More About Wesleyan Benefits & Next Steps

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- To learn more about Wesleyan's benefits, visit the [Human Resources website](#),
- New eligible employees will use Workday to enroll in benefits. If you are eligible, there is an enrollment event in your Workday in-box. If you don't have a hire event in your inbox, contact [benefits@wesleyan.edu](mailto:benefits@wesleyan.edu).
- Use Retirement@Work located in WesPortal to enroll in the retirement plan.
- Contact [benefits@wesleyan.edu](mailto:benefits@wesleyan.edu) with any questions.

An aerial photograph of Wesleyan University's campus, showing various brick buildings, a large green lawn with a baseball field, and surrounding trees. The text "You Make Us" is overlaid in white at the top, and "Wesleyan University" is overlaid in white in the center. A red graphic element, resembling a stylized 'W' or a bracket, is positioned to the left of the text.

You Make Us

Wesleyan University

Again,  
Welcome to Wesleyan!