

# Active Benefits Highlights

OPEN ENROLLMENT 2026

OCTOBER 2025

## Overview

**The annual open enrollment period for University of Rochester benefits for calendar year 2026 will be held from Monday, October 27–Monday, November 10, 2025.**

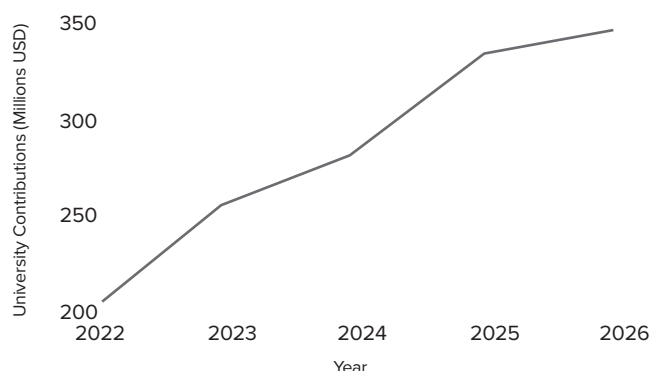
**Choosing the right benefit plan is an important decision.** Resources are available on the Open Enrollment website ([rochester.edu/benefits/openenrollment](https://rochester.edu/benefits/openenrollment)) to help guide you through selecting your 2026 benefits. There you can access your 2026 rates, ALEX benefit selection assistant, webinars, Q&A sessions, the steps needed to complete your benefit elections, and answers to common questions. Please contact the Office of Total Rewards at [totalrewards@rochester.edu](mailto:totalrewards@rochester.edu) if you need additional assistance.

## University Commitment to Healthcare Costs

Like employers across the country, the University of Rochester is experiencing rapidly rising healthcare costs. Increases in high-cost healthcare claims and significant increases in prescription drug utilization continue to drive our trend.

While employees will see an increase in premiums this year, the University will help ease the financial impact by covering a higher percentage of the health care cost increases—resulting in an average cost share that is more generous than many of our peer institutions.

### University Investment in Healthcare Coverage



*In the last five years, the University's investment in healthcare coverage has increased by more than 72% or over \$140 million. This significant change reflects both escalating costs and a University decision to assume a larger portion of cost increases to reduce the impact on faculty and staff.*

### Your Share of Healthcare Increases

In 2026, healthcare plan premiums and cost-sharing contributions under the HSA-Eligible Plan will increase more than the PPO Plan. These changes make it possible to maintain the HSA-Eligible Plan as an option that many employees rely on. For this year only, we will continue to offer University HSA seed funding for eligible employees enrolled in the HSA-Eligible Plan to provide support.

Taking advantage of increased wellness incentives can help ease the impact of these increases. To help offset your costs and to promote the overall well-being of our employees, the University will increase wellness incentives available to plan participants by 38% to promote your health and wellbeing and to support better health outcomes that reduce costs. Eligible participants and their spouse or domestic partner can now each earn up to \$450 this year.

Our goal is to manage costs responsibly, keeping premiums as low as possible while still offering quality plan options to ensure you and your family continue to have access to high-quality coverage and care.

Each year, more than 19,000 employees and their families rely on the University health plans to provide coverage. We use industry benchmarks to ensure our healthcare plans remain market competitive and sustainable while providing access to high-quality care.

More information is available on the Total Rewards website, [rochester.edu/totalrewards](https://rochester.edu/totalrewards).

Call the Office of Total Rewards at (585) 275-2084 to request a copy to be mailed at no charge.

## 1. Well-U Incentive Increase to Help Balance Your Healthcare Budget

To help you balance your healthcare budget while supporting your wellbeing, starting January 1, 2026, the University will increase Well-U wellness incentives by 38%. Eligible participants and their spouse or domestic partner enrolled in a University Health Plan can EACH earn up to \$450 this year by completing the programs offered through Well-U.

- Earn \$150 for completing online health survey 1 of your Personal Health Assessment, and then complete survey 2 and your biometric screening
- Earn \$150 for completing an eligible lifestyle management program
- Earn \$150 for completing an eligible condition management coaching

## 2. Upcoming Dependent Eligibility Verification Audit

The University will be conducting a dependent eligibility verification audit to ensure compliance with our health and dental plan rules. This comprehensive audit supports our responsibility to manage health care costs and ensure only eligible dependents are covered under our plans.

From January through March, all employees will be required to submit documentation verifying that enrolled dependents meet the plan's eligibility criteria (find eligibility criteria on <https://uofr.us/dependents>). Dependents who are not verified will be removed from coverage at the end of the audit. This action may impact other benefit plans if applicable.

We are sharing this information now, during Open Enrollment, to give you an advanced opportunity to review your current dependent enrollments and ensure accuracy when making benefit elections for 2026. Further details will be communicated in the coming months. In the interim, please refer to our Frequently Asked Questions page (<https://uofr.us/dependent-faqs>) for more information on the audit.

## 3. YOUR PPO and YOUR HSA-Eligible Plan Design Updates for 2026

For the 2026 plan year, there are changes to the YOUR PPO and YOUR HSA-Eligible Plans. Please review the 2026 Health Plans Comparison Chart included in this mailing for important updates to the YOUR PPO and YOUR HSA-Eligible plans, including deductibles, coinsurances, and copays. This tool provides an overview of the insurance options available to you and key differences between the two healthcare plan options. To gain a deeper understanding of your benefits and compare plan options, please utilize the ALEX Tool ([start.myalex.com/university-of-rochester](http://start.myalex.com/university-of-rochester)) – an interactive resource that uses behavioral science and data-driven analytics to help you identify a plan that best fits your needs.

## 4. HSA and FSA contribution limits have increased for 2026

### Health Savings Account (HSA)\*

- \$4,400 for single | \$8,750 for plans with dependents
- Additional \$1,000 contribution if the account holder is age 55 or older

### Flexible Spending Accounts (FSA)\*

- Health Care or Limited Purpose FSA—\$3,300 limit
- Dependent Care FSA—\$7,500 per household\*\*

*\* Eligibility rules apply*

*\*\*Federal non-discrimination guidelines require the University to test the Dependent Care FSA to ensure that highly compensated employees, as defined under IRS guidelines, do not disproportionately contribute to the Dependent Care FSA. Highly compensated employees may have their FSA maximum contribution amount reduced if the test results do not meet federal guidelines.*

## 5. Dependent Care FSA Limits Increased to \$7,500

For 2026, the Dependent Care FSA limit has increased to \$7,500 per household, up from \$5,000, with the recent passage of the budget reconciliation legislation (H.R.1). This is the first time the maximum limit has increased since 1986, giving families more pre-tax dollars to help offset dependent care costs. Please keep in mind that the limit includes the total of any Child Care Subsidy award granted and your voluntary contributions to your FSA.

## 6. FSA Rollover Benefit

Eligible employees electing to contribute to a Health Care FSA or Limited Purpose FSA in 2026 may roll over up to \$660 of remaining 2025 funds to 2026. To be eligible for rollover, employees must elect to contribute to a Health Care FSA or Limited Purpose FSA during open enrollment. Employees who do not elect to contribute in 2026 will forfeit the leftover 2025 FSA funds. A Dependent Care FSA is not eligible to have a rollover to 2026; any unused funds will be forfeited.

## 7. Eligible Employees Must Enroll to Receive University-funded HSA Seed Contribution for 2026

In 2026, eligible participants must enroll in the UR Health Savings ER Contribution Plan during Open Enrollment in myURHR Workday to receive a contribution of \$200 for single coverage or \$400 for plans with covered dependents. Only full-time faculty, staff, earning less than \$72,400 (salary band 1) and residents and fellows are eligible. This benefit ends after this plan year.

## Review your Eligibility

The Benefit Plans offered by the University of Rochester to eligible employees cover a wide range of benefits. Since eligibility for the plans varies and rules apply, please be sure to review the benefits eligibility website at [rochester.edu/human-resources/benefits/eligibility-enrollment](https://rochester.edu/human-resources/benefits/eligibility-enrollment).



Use the camera on your phone to scan the QR code and jump directly to helpful resources.



Use the camera on your phone to scan the QR code and jump directly to the myURHR Workday Open Enrollment QRC.

*Please Note: This notification constitutes a Summary of Material Modifications ("SMM") to the Plan's Summary Plan Description. Please refer to the Summary of Benefits and Coverage (SBC) included in this mailing and located on the Total Rewards website (<https://www.rochester.edu/human-resources/benefits/legal-notice/>) for additional information.*