

Surviving Spouses Highlights



OPEN ENROLLMENT 2027

OCTOBER 2026

Overview

The annual open enrollment period for University of Rochester benefits for calendar year 2027 will be held from Monday, October 26–Monday, November 9, 2026.

Choosing the right benefit plan is an important and challenging decision. Resources are available on the Open Enrollment website (rochester.edu/benefits/openenrollment) to help guide you through selecting your 2027 benefits. Please contact the Office of Total Rewards at totalrewards@rochester.edu if you need additional assistance.

New and Noteworthy

Plan Out-of-Pocket Maximums

Beginning in 2027, all individuals enrolled in a health plan will have the same out-of-pocket maximum. The out-of-pocket maximum for salary band 1 will no longer vary based on salary band or employment status and will be the same as other bands. Please refer to the Health Plans Comparison Chart for the out-of-pocket maximum amounts.

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 (rochester.edu/human-resources/benefits/legal-notice/) for additional information.

Next Steps

Elect, Waive, or Make a Change

If you do not wish to make a change to your benefits, there is no action required. Your coverage will continue uninterrupted.

If you wish to make any change, including waiving coverage, please contact the Office of Total Rewards by phone at (585) 275-2084 or email at totalrewards@rochester.edu to request a change form. In order for your changes to be processed for 2027, forms must be received by November 9, 2026. Changes to coverage made during Open Enrollment will be effective January 1, 2027.

Contact Us

In addition to the enclosed documents, visit rochester.edu/totalrewards or call (585) 275-2084. If you have questions related to plan details, coverage of services, and continuation of care, contact the Excellus Dedicated Care Team at (800) 659-2808.