Benefit Changes for the New Plan Year

January 1 – December 31, 2027

National University remains committed to providing benefits that support the **Whole You** – prioritizing the well-being of our employees and their families.

For 2027, we're moving to a calendar-year benefits plan and enhancing our supplemental benefit offerings. These changes will make your benefits easier to manage.

Review the key updates effective January 1, 2027, below.

MOVING TO A CALENDAR-YEAR BENEFITS PLAN

Beginning January 1, 2027, the benefits plan year will run from January through December. This change aligns the plan year with:

- Calendar-year deductibles and out-of-pocket maximums
- IRS contribution limits that reset each January

MEDICAL INSURANCE

Plan Design

You can continue to choose from the three Blue Shield medical plans (HDHP, PPO, and EPO) to find the options that is best for you and your family. Copays, deductibles, out-of-pocket maximums, provider networks, and other key plan features remain unchanged for 2027.

New Medical Monthly Contributions

Employee paycheck contributions will increase, with the amount varying by plan and coverage level. However, NU is absorbing most of the cost increase. The High-Deductible Health Plan (HDHP) has the lowest employee contribution increase, and if you're eligible for the Health Savings Account (HSA), your employer contribution stays the same: $1,500 for employee only, $2,500 for employee + one, or $3,000 for family.

Coverage Level	HDHP		PPO		EPO	
	2027 Rate	Change	2027 Rate	Change	2027 Rate	Change
Employee Only	$52.50	**+$2.50**	$123	**+$7**	$154	**+$10**
Employee + Spouse	$260	**+$12**	$565	**+$37**	$627	**+$57**
Employee + Child(ren)	$135	**+$6**	$331	**+$19**	$467	**+$31**
Employee Family	$414	**+$20**	$748	**+$49**	$898	**+$67**

DENTAL AND VISION

Dental

Delta Dental will continue to administer our dental insurance. Current coverage and rates will remain unchanged.

Vision

VSP will continue to administer our vision insurance. There will be no changes to the vision plan design. However, employee contributions will increase slightly.

Coverage Level	Current Rate	2027 Rate	Change
Employee Only	$5.30	$5.46	**+$0.16**
Employee + Spouse	$8.08	$8.36	**+$0.28**
Employee + Child(ren)	$10.64	$11.68	**+$1.04**
Employee Family	$15.96	$17.46	**+$1.50**

SUPPLEMENTAL BENEFITS AND LEAVE ADMINISTRATION

Benefits Moving from Lincoln to New York Life

Beginning January 1, 2027, New York Life (NYL) will administer Short-Term Disability, Accident, Critical Illness, Hospital Indemnity, and leaves of absence. NYL already administers NU's supplemental life insurance, employer-paid Basic Life, AD&D, and Long-Term Disability benefits.

Your current Lincoln supplemental benefit elections will automatically transfer to New York Life unless you make changes during Open Enrollment. If you keep the same coverage, your cost will remain unchanged.

Plan Enhancements

Short Term Disability:

The maximum benefit duration after the waiting period increases from 11 to 12 weeks after the 7-day waiting period. The plan also adds coverage that may provide partial benefits if you can only work a reduced schedule and have a loss of earnings due to a covered disability.

Critical Illness Insurance:

- Spouse coverage changes from up to 50% of employee coverage to a choice of $5K / $10K / $15K.
- More conditions covered at 100%, including but not limited to Alzheimer's, ALS, advanced Parkinson's, MS, benign brain tumors, and Type 1 diabetes. **Refer to plan summary for full details**

Accident Insurance:

Higher cash payouts for covered accidents:

Covered Service	Current	2027
Hospital admission	$1,250	**$1,550**
ICU admission	$2,000	**$2,600**
Urgent care	$100	**$200**

Voluntary Life Insurance Open Enrollment: Enroll or increase coverage for you and your spouse, up to $200,000 for you and $50,000 for your spouse.

HEALTH SAVINGS ACCOUNT (HSA) & FLEXIBLE SPENDING ACCOUNT (FSA)

Health Savings Account (HSA):

The IRS increased the HSA contribution limits for calendar year 2027. The limits include both employee and employer contributions.

- **Individual Coverage:** Up to $4,500
- **Family Coverage:** Up to $9,000
- **Catch-Up Contribution:** An additional $1,000 if age 55 or older

Flexible Spending Accounts (FSA)

Since the IRS has not yet announced the 2027 FSA contribution limits, the following maximums will apply for the 2027 plan year:

- **Healthcare FSA (HCFSA):** $3,400 annually
- **Dependent Care FSA (DCFSA):** $7,500 annually ($3,750 if married filing separately)

OPEN ENROLLMENT INFORMATION

Open Enrollment Window

October 26 – November 6, 2026

This is a passive Open Enrollment, which means your current benefit elections will automatically carry over to the 2027 plan year unless you make changes. However, FSAs require you to enroll each plan year to participate.

- ✓ Review plan updates and contribution changes.
- ✓ Actively enroll in an FSA if you want to participate in 2027.
- ✓ Confirm or update your beneficiaries and personal information.

OPEN ENROLLMENT SUPPORT AND RESOURCES

- For benefits details and helpful resources, visit the **Open Enrollment webpage**
- For general benefit inquiries, contact **askhr@nu.edu**
- For guidance on benefit plan options, contact **brcca@usi.com**