



2027 OPEN ENROLLMENT

OCTOBER 7-30, 2026

For calendar year beginning January 1, 2027

OPEN ENROLLMENT DETAILS

Open Enrollment is your opportunity to review and update your benefits for the 2027 plan year. This guide is designed to help you understand your options and make informed decisions for yourself and your family.

MARK YOUR CALENDARS



Open Enrollment Begins:

October 7, 2026

Deadline to Enroll:

October 30, 2026

Benefits are Effective:

January 1, 2027

WHAT IS A PASSIVE OPEN ENROLLMENT?

If you do not make a change during the enrollment period, your medical, dental, and vision benefit elections (plan, tier, coverage) automatically roll over into 2027.

Voluntary Life Insurance, FSA, HSA, and Dependent Care FSA elections do NOT roll over — you must re-enroll each year to continue these accounts.

Look for the Active Enrollment Alert flag throughout this guide to know when you must take action on a benefit!

Active
Enrollment
Alert

WHO IS ELIGIBLE?

Full-time employees (whose annual appointment is longer than one semester for 30 or more hours per week) are eligible to enroll in the benefits described in this guide.

Eligible spouses and children up to age 26 can be covered under your medical, dental, vision, voluntary life, and accidental death and dismemberment plans.

WHAT DOCUMENTS ARE NEEDED?

If you are adding a spouse for the first time:

- Copy of marriage certificate and online spouse certification

If your spouse is employed:

- Employer certification

If adding a dependent for the first time:

- Copy of birth certificate

HOW TO ENROLL

When you log in to Workday, you will have a task called **Open Enrollment 2027** in the Awaiting Your Action section. You can also access it through the My Tasks button in the top right.

HEALTH PLAN OVERVIEW



Below is a summary of in-network benefits for the health plans offered by Miami: PPO (Preferred Provider Organization) and HDHP (High Deductible Health Plan) with HSA (Health Savings Account).

Benefits/Services	Miami PPO		Miami HDHP	
	Individual	Family	Individual	Family
Calendar Year Deductible	\$350	\$700	\$2,000	\$4,000
Medical Out-of-Pocket Max (deductibles and coinsurance)	\$2,350	\$4,700	\$3,250	\$6,500
Plan Out-of-Pocket Max (deductibles, coinsurance and copays)	\$6,350	\$12,700	\$3,250	\$6,500
Office Visits Primary/OB-GYN/Mental Health Specialist	\$25 copay \$35 copay		Tier 1: 10% coinsurance after deductible 0% after out-of-pocket Tier 2: 20% coinsurance after deductible; 0% after out-of-pocket	
Routine Preventive Care (wellness exams, cancer screenings, immunizations)	0% – Covered in Full		0% – Covered in Full	
Outpatient Therapy (speech/occupational/physical)	\$35 copay		20% coinsurance after deductible; 0% after out-of-pocket	
Coinsurance	Tier 1 Providers: 10% after deductible Tier 2 Providers: 20% after deductible		Tier 1 Providers: 10% after deductible Tier 2 Providers: 20% after deductible	
Pharmacy	Tier 1: 10% to \$40 Tier 2: 20% to \$50 Tier 3: 20% to \$75 Tier 4: 20% to \$200		20% coinsurance after deductible; 0% after out-of-pocket	

PREVENTIVE DRUG LIST

Certain medications may be covered **at 100% - no copay or coinsurance required**. This includes, but is not limited to, medications for diabetes, asthma, hypertension, and heart disease.

FORMULARY CHANGES

CarelonRx manages the drug list for Anthem members. Covered medications and tiering are reviewed twice per year. Formulary updates and changes occur in January and July.

HEALTH PLAN PREMIUMS FOR 2027

Your health premiums are based on a percentage of your annual salary. The percentages, which are based on your elected plan and coverage level, are listed below. Employee health care premiums will be no more than 30% of the total monthly premium. All rates listed below are for 12 month pays. If paid biweekly, divide the monthly premium by two to get your per-pay premium.

Miami PPO			
Coverage Level	Your % Salary	Base Premium	If you do not participate in Healthy Miami
Individual	1.75%	\$84/month	\$60/month
Employee + Child	3.71%	\$170/month	\$60/month
Employee + Spouse	3.71%	\$170/month	\$120/month
Family	5.45%	\$227/month	\$120/month

Miami HDHP			
Coverage Level	Your % Salary	Base Premium	If you do not participate in Healthy Miami
Individual	1.75%	N/A	\$60/month
Employee + Child	3.71%	N/A	\$60/month
Employee + Spouse	3.71%	N/A	\$120/month
Family	5.45%	N/A	\$120/month

HEALTHY MIAMI PREMIUM DISCOUNT PROGRAM

The Healthy Miami Premium Discount Program is voluntary and offers Miami employees and their covered spouses the opportunity to earn discounted premiums each calendar year by completing specific healthy steps by November 15. For more information, log into your Healthy Miami account at HealthAdvocate.com.



Premium Frequency	All Activities Completed	Complete Only Tobacco Free Certification	Complete All Except Tobacco Free Certification	No Activities Completed
DISCOUNT AMOUNT PER PAY PERIOD				
Monthly	\$60	\$45	\$15	\$0

WHO IS HEALTH ADVOCATE?

Health Advocate is a company that provides a wide range of wellness services to help you and your family navigate your overall health and well-being. You can upload your activities for your Healthy Miami credits, participate in wellness challenges, access fitness and nutrition support, and more.

PRE-TAX SPENDING ACCOUNTS

HEALTH SAVINGS ACCOUNTS (HSA)

Compatible with Miami HDHP

An HSA is a tax-exempt bank account designed to help pay for qualified medical, dental and vision expenses on a tax-free basis. Employees must be enrolled in Miami's HDHP and cannot have other "first dollar" coverage to contribute.

HSA funds can be used for you, your spouse, and tax dependents and can be accessed using your HSA debit card.

Contribution Limits

The IRS sets limits on annual contributions based on single or family HDHP coverage. The 2027 limit is **\$4,500/single** and **\$9,000/family** (including Miami's contributions). Participants aged 55 or older can contribute an additional \$1,000.

If you do not elect an HSA contribution during open enrollment, your election will be reset to \$0.



Funds Are Yours To Keep

Unused funds remaining in an HSA at the end of the year remain in the account. It is your account and deposited funds remain until you spend them.

MEDICARE GUIDANCE

If you or a family member are approaching Medicare eligibility, here is important information to evaluate the best medical plan option:

- Six months before you enroll in Medicare, you should stop contributing to an HSA — though you may continue to use funds already in your account
- Consult with a tax professional for details on how Medicare enrollment affects your HSA eligibility

FLEXIBLE SPENDING ACCOUNTS (FSA)

What is an FSA?

An FSA is a voluntary benefit plan that allows employees to pay for certain health care or dependent care expenses on a tax-free basis. Employees can contribute to an FSA pre-tax and use the account during the year for qualified expenses.



Funds Are Use It or Lose It

Unused funds remaining in an FSA at the end of the year are eligible for a 2.5 month grace period. Unused funds remaining after the grace period are forfeited.

HEALTHCARE FSA

Funds in this account can be used for out-of-pocket medical, dental and vision expenses. Employees can contribute up to **\$3,400** and access to their full election at the beginning of the plan year to reimburse eligible claims.

LIMITED FSA

Participants enrolled in the HSA can participate in a limited FSA. It is similar to the Healthcare FSA, but the funds can only be used for dental & vision expenses.

DEPENDENT CARE FSA

This pre-tax plan is for qualified dependent daycare expenses. You may elect to contribute up to **\$7,500** (or \$3,750 if married and filing separately).

This account is not pre-funded. Submitted claims will only be reimbursed after funds have been deposited into the account.

For eligibility rules and list of qualified expenses, visit [IRS.gov](https://www.irs.gov)

DENTAL PLAN OVERVIEW



Miami offers two levels of dental coverage through Delta Dental of Ohio. If using an out-of-network provider, you will be responsible for payment up to the network rate and will be subject to balance billing (the difference between Delta Dental's payment and the dentist's bill).

	Basic Plan		Enhanced Plan	
Deductible (Basic & Major Only) Annual Maximum	\$50 per person \$1,000 per person		\$50 per person \$1,500 per person	
	Plan Pays	You Pay	Plan Pays	You Pay
Diagnostic & Preventive	100%	0%	100%	0%
Basic Services (includes Endodontic & Periodontic services)	65%	35%	80%	20%
Major Services (includes Prosthodontic services)	65%	35%	65%	35%
Orthodontic Services (deductible does not apply)	50% coverage to a lifetime maximum of \$1,000 per person		50% coverage to a lifetime maximum of \$1,500 per person	

2027 MONTHLY PREMIUMS

There are two tiers of coverage. If you enroll one or more dependents, you will be considered family coverage.

Basic Plan	
Individual	\$4.86/month
Family	\$17.52/month

Enhanced Plan	
Individual	\$11.26/month
Family	\$36.72/month

CHOOSING THE RIGHT PLAN FOR YOU

When choosing a dental plan, consider the plan components and how you share the cost of services. Other things to consider are the probability of someone in the family requiring orthodontics, whether you foresee any major dental needs in the year, what you've spent in previous years, and your overall budget.

VISION PLAN OVERVIEW



Miami offers vision coverage through VSP. Seeking services from an in-network provider maximizes the value of the vision benefit.

Benefits		Frequency
Eye Exam	\$10 copay	Every calendar year
Glasses	\$25 copay	
Frames	\$225 Featured Frame Brands allowance \$225 Visionworks frame allowance on any frame \$175 frame allowance 20% savings on amount over allowance \$95 Wal-Mart/Sam's Club/Costco frame allowance	Every other calendar year
Lenses	Single vision, lined bifocals, trifocals, lenticular Polycarbonate lenses for children	Every calendar year
Lens Options	- Progressive lenses \$80-\$160 - Average 30-40% off other lens enhancements - Standard progressives covered in full	Every calendar year
Contacts	\$175 allowance for contacts, - contact lens exam, fitting and evaluation; evaluation up to \$60 contact lens exam, fitting and evaluation (instead of glasses)	Every calendar year
Other Savings and Discounts	Discounts on additional glasses, sunglasses; retinal screening; laser vision	

2027 MONTHLY PREMIUMS

There are only two tiers of coverage. If you enroll one or more dependents, you will be considered family coverage.

Coverage Level	Monthly Amount
Individual	\$8.56/month
Family	\$23.54/month

MAXIMIZING YOUR VISION BENEFITS

- Wal-Mart and Sam's Club are in the VSP network.
- Save up to 60% on digital hearing aids through TruHearing (877-396-7194) and state you are a VSP member.
- Shop online for eyewear and contacts through Eyeconic.
- VSP offers a discount on LASIK vision correction.

LIFE AND AD&D INSURANCE



NEW VENDOR AND BENEFIT OPTIONS FOR 2027!

Life insurance, provided through Lincoln Financial, provides your named beneficiaries with a benefit following your death. Accidental death and dismemberment (AD&D) insurance provides a benefit to you following a covered accident that leads to death or dismemberment.

Miami provides Basic Life and AD&D coverage to full-time employees at no cost to you. You may elect to enroll in additional coverage for which you pay premium.

Basic Life and AD&D

Coverage Level	Monthly Amount
Life Insurance	2x annual salary, up to \$700,000 maximum benefit
AD&D	2x annual salary, up to \$1,200,000 maximum benefit

BENEFICIARY DESIGNATION

It is your responsibility to name a beneficiary(ies) for your life insurance policy(ies). It is important to review your beneficiary designation on a regular basis and update as needed. Designation can be assigned in Workday during open enrollment or any time throughout the year.

Voluntary Life

New this year: Employees can choose to elect up to \$250,000 for their spouse's life insurance! You must be enrolled in Voluntary Life Insurance for yourself before adding coverage for a spouse or child.

Active
Enrollment
Alert!

Coverage Tier	Benefit Amount
Employee	\$10,000 increments up to the lesser of 8x annual salary or \$750,000*
Spouse	Up to \$250,000*
Children up to age 26	Up to \$10,000

Voluntary AD&D

Coverage Tier	Benefit Amount
Employee	\$10,000 increments up to the lesser of 8x annual salary or \$750,000*
Spouse	Up to \$250,000*
Children up to age 26	Up to \$10,000

*Guarantee Issue Amounts: Employee: \$350,000; Spouse: \$30,000

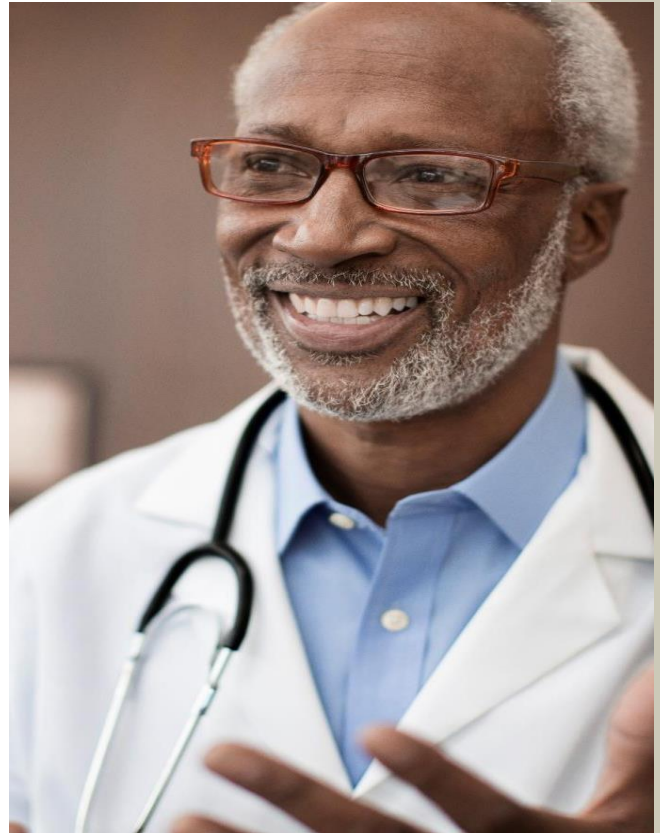
Evidence of Insurability (EOI), or information about your health, may be required on the voluntary life and voluntary AD&D benefits depending on the coverage level selected and if you have previously declined coverage. Coverage amounts subject to EOI are effective on the date of approval, not the enrollment date.

LONG TERM DISABILITY



Miami offers full-time employees a Long-Term Disability (LTD) benefit at no cost to you. LTD is a salary replacement plan that provides income protection should you be unable to work due to a serious illness or injury for more than 180 days.

Basic Coverage Information	
Definition of Disability	Unable to work due to serious illness or injury
Elimination Period	180 consecutive days of disability
Benefit Amount	50% of monthly earnings less other deductible sources of income (e.g. Social Security, Workers Comp, etc)
Monthly Benefit Maximum	\$5,000 per month



Lincoln Financial Group is a new vendor for disability coverage in 2027. If you are on a disability leave and want to understand how this may impact you, please reach out to the Miami Benefits Team.

SUPPLEMENTAL RETIREMENT

Miami offers supplemental retirement plans to help you save for the future. Whether retirement is decades away or just around the corner, the time to save for retirement is today.

The University's Voluntary Retirement Benefit Program includes four plans available to employees of public educational institutions:

Voluntary Retirement Plans Available	Pre- or Post- Tax	Elections & Changes Completed Through
403(b)	Pre-Tax	Retirement@Work®
Roth 403(b)	Post-Tax	Retirement@Work®
457	Pre-Tax	Ohio Deferred Compensation
Roth 457	Post-Tax	Ohio Deferred Compensation

FINANCIAL WELLNESS



Miami is working with CAPTRUST Financial Services to offer free, confidential financial wellness advice to Miami employees. This service is offered virtually and can be accessed by calling the CAPTRUST "Advice Desk."

CAPTRUST is an independent, registered investment advisory firm that offers confidential financial wellness education and will not sell any products.

Request a consultation:

800-967-9948 or CAPTRUSTAdvice.com

**CAPTRUST is here to help you plan,
save, invest, and retire comfortably.**

WHAT IS FINANCIAL WELLNESS?

The U.S. Consumer Financial Protection Bureau describes financial wellness as a state of being where an individual:

- Has control over day-to-day, month-to-month finances
- Has the capacity to absorb a financial shock
- Is on track to meet financial goals
- Has the financial freedom to make the choices to enjoy life



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Life is full of challenges, and sometimes balancing them all can be difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The Employee Assistance Program (EAP) is provided at NO COST to you through AllOne Health.

TUITION FEE WAIVER

Miami offers a tuition fee waiver benefit to full-time employees. Spouses and dependent children of a full-time employee are eligible after the employee has completed three continuous years of full-time employment.

Part-time employees who have an appointment of at least .50 FTE and at least nine months duration are eligible for one-half of the tuition fee waiver after five continuous years of part-time employment. The spouse and any dependent children of a part-time employee are eligible after the employee has completed ten years of continuous part-time employment. The University Policy Library provides additional eligibility details.

EAP Benefits

- Free and confidential assessments, short-term counseling, and referrals
- Follow-up services for employees and their families
- Available for personal and/or work-related concerns

HOW TO ACCESS

Call 800-451-1834 to reach AllOne Health Impact Solutions. **Learn more at** AllOneHealth.com

For more information, contact Benefits and Wellness at 513-529-3926.

MIAMI LEARNING AND LEADERSHIP

Professional Development is a critical aspect of helping university employees achieve the transformational work environment that supports our educational mission.

Workshops will be offered during various times throughout the year and may be in-person or virtual.

Interested in attending a Learning workshop?

Browse the learning opportunities in Workday Learning and register to attend.

SUPPORTING FAMILIES & THE COMMUNITY

PARENTAL LEAVE

As part of its efforts to foster a workplace in which professional success can be achieved while maintaining a quality personal and family life, the University supports employees and their families with leave opportunities for new parents. Visit the policy library to learn more about parental leave.

MINI UNIVERSITY

Miami University Child Development Center



We serve families with children ages 6 weeks to 12 years at this location. We are proud to offer programs for the following age groups:

- Infants & Toddlers
- Preschool
- School Age (Summer Camp only)

REC CENTER

State-of-the-art-fitness facilities and programming, membership discounts and free classes are offered year-round. Employees have access to FREE weekday fitness classes and use of the indoor track on Tuesdays!

GOGGIN ICE CENTER

Skating & Hockey Programs – Enjoy free ice skating for employees on certain days as well as other programs available throughout the year.

CHARITABLE GIVING

Campaign Period: Oct. 1 – Dec. 15

Miami participates annually in the charitable giving campaigns for the following organizations: Butler County United Way and Community Shares of Greater Cincinnati. Employees will be able to make pledges via voluntary deductions in Workday.

TICKETS AT WORK

Discounts on All That Life Throws at Us

Experience more of life's moments with the employee discounts you want. Go to TicketsatWork.com, click on "Become a Member" and use the referral code "MIAMIOH" to start enjoying great discounts.

Offers and resources include shopping, travel, personal insurance, dining and auto purchasing programs.

HEALTH ADVOCATE HealthAdvocate™

Along with managing your Healthy Miami program, Health Advocate also offers:

- **Nurse Coaching** — 1:1 support for diabetes, heart health and other chronic conditions
- **Weight Loss & GLP-1 Support** — habit coaching plus free workshops
- **Expert Second Opinions** — connect with top specialists nationwide
- **Claims & Benefits Help** — resolve billing issues and find in-network care fast

Visit [Health Advocate](https://HealthAdvocate.com) for more information.

GET THE MOST VALUE FROM YOUR HEALTH PLAN

SYDNEY HEALTH – ANTHEM

Your Personalized Health Assistant

Sydney Health is a mobile app that gives employees a new way to focus on their health, in one convenient place. Download Sydney Health and register to take full advantage of your Anthem benefits with a personalized, tailored experience.



Scan the QR Code
to download the
Sydney Health app

HOSPITAL TIERING - ANTHEM



Reduce Cost and Increase Benefit

Both Tier 1 and Tier 2 providers are considered in-network with Anthem. Use of a Tier 1 in-network facility will mean paying a lower coinsurance percentage, saving you and the health plan money. You can search in-network providers and view tiering information in your Sydney Health app or online at [Anthem.com](https://www.anthem.com).

VIRTUAL VISITS & 24/7 NURSE LINE - ANTHEM

Convenient & Cost-Effective Non-Emergent Care

Anthem's telehealth program provides health plan members with virtual access to health care via phone, online or mobile app. At home or work, a medical professional is available 24/7/365. Telehealth services can be accessed within the Sydney Health Mobile App. Anthem's NurseLine provides registered nurse access for a multitude of symptoms and support. Call 888-249-3820 anytime, at no cost.

EMPLOYEE HEALTH CENTER



On Campus High-Quality Care

Miami has partnered with TriHealth to provide high-quality care on the Oxford campus at no cost for employees and dependents covered by Miami's health plan.

KNEE & HIP REPLACEMENT



Center of Excellence at The Christ Hospital

This program offers health plan participants exceptional outcomes and an outstanding patient experience with some of the nation's best orthopedic surgeons at The Christ Hospital Joint & Spine Center. In addition to a simplified billing and insurance experience, your costs are covered at 100% after the deductible has been met.

NEED MORE INFO?

Check the benefits providers' websites throughout the year to see updates on programs and discounts offered to Miami faculty, staff and family members!

IMPORTANT CONTACTS

Benefit	Carrier	Phone Number	Website / Email
Medical	Anthem	833-995-1483	Anthem.com
Vision	VSP	800-877-7195	VSP.com
Dental	Delta Dental	800-524-0149	DeltaDentalOH.com
Flexible Spending Account, Health Savings Account	Chard Snyder	800-982-7715	Chard-Snyder.com
Life, AD&D, Disability	Lincoln Financial	877-275-5462	LincolnFinancial.com
Hip & Knee Replacement (Center of Excellence)	Christ Hospital	513-557-4882	The Christ Hospital Centers of Excellence
Financial Wellness	CAPTRUST	800-967-9948	CAPTRUSTAdvice.com
Employee Assistance Program	AllOne Health	800-451-1834	AllOneHealth.com
Healthy Miami	Health Advocate	866-799-2731	HealthAdvocate.com

MIAMI BENEFITS TEAM

Navigating Open Enrollment can feel overwhelming, but you don't have to do it alone. Grounded in our shared values of Love and Honor, the Miami University Benefits Team is your dedicated partner in optimizing your total rewards package.

Benefits@MiamiOH.edu or 513-529-3926

Hoyt Hall – 2nd Floor

BENEFITS SUMMARIES

<https://miamioh.edu/human-resources/benefits-and-wellness/medical/healthcare>

ANNUAL NOTICES

<https://miamioh.edu/human-resources/benefits-and-wellness/medical/compliance-notices/>

FREQUENTLY ASKED QUESTIONS

Q: How do I complete my 2027 Open Enrollment?

A: You can complete your enrollment online by logging into Workday and navigating to your Benefits task.

Q: What is the deadline to submit my Open Enrollment choices?

A: All selections must be submitted by October 30, 2026.

Q: Can I make changes to my benefits during the plan year?

A: Outside of Open Enrollment, you can only make changes if you experience a Qualifying Life Event (such as marriage, birth, or job change). You must submit your changes through Workday within 31 days of the event. Please reach out to the Benefits team if you need assistance.

Q: What happens if I don't complete Open Enrollment?

A: Your current medical, dental, and vision coverages will automatically roll over. However, active elections—such as **Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs), and voluntary life insurance**—will not roll over and will be waived unless you actively enroll.

Q: How do I check my Healthy Miami points?

A: Log into your Health Advocate account at www.healthadvocate.com or call 1-866-799-2731. All Healthy Miami points in Workday will display current 2026 credits. Points for 2027 will be available in February 2027.

Q: How do I know which medical plan is right for me?

A: We recommend reviewing the plan comparison guides available on our website and in this brochure. If you need personalized guidance, please contact the Benefits & Wellness team.

Q: Who can I contact if I have questions?

A: You can reach the Benefits and Wellness team by email at Benefits@MiamiOH.edu, by phone at **513-529-3926** or come to a help session listed on the benefits website.



OFFICE OF HUMAN
RESOURCES MANAGEMENT
Benefits

**Don't miss your opportunity to
make changes to your benefits**

- Make changes to your insurance plans
- Add or remove dependents from your benefit plans
- Enroll in Voluntary Life Insurance
- Elect flexible spending account (FSA) or health savings account (HSA)
- Assign or update your designated beneficiaries

**OPEN
ENROLLMENT
2027**