OPEN ENROLLMENT

OCT. 6-31, 2025

For calendar year beginning Jan. 1, 2026

In This Guide

BENEFITS PRESENTATION AND HELP SESSIONS:

- Wednesday, Oct. 8 | 8 a.m.
  Cole Services
- Thursday, Oct. 9 | 4 p.m.
  King Library
- Thursday, Oct. 16 | 2 p.m.
  Goggin Ice Center

Enrollment for 2026

OCT. 6-31, 2025

It's time for open enrollment and your opportunity to review and update your benefits for the 2026 plan year. This guide is designed to help you understand your options and make informed decisions for yourself and your family.

This year's enrollment period is from **Oct. 6** to **Oct. 31, 2025**. All coverage and changes will become effective **Jan. 1, 2026**.

Your current *medical, dental, vision, and elected voluntary benefits* (plan type, tier level, and coverage) will automatically roll over into 2026, unless you make changes during the open enrollment period. Your Flexible Spending Account (FSA), Health Savings Account (HSA), and Dependent Care Flexible Spending Account account elections from 2025 **WILL NOT** roll over into 2026. If you wish to enroll in or change any of your benefits, including continuing your FSA, HSA, or Dependent Care FSA, you must do so during this enrollment period.

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.

Welcome to Your Benefits

Miami offers comprehensive health plans designed to provide quality, valuable, and affordable benefits. Anthem will continue as the medical plan administrator and they offer tools and programs to help you and your family.

Open enrollment is the time when you can make changes and use what you have learned throughout the year to make the best choices for you and your family in 2026.

This guide is an overview of benefit introductions and those typical benefits that are familiar to you. This information and more can be found at **MiamiOH.edu/hr/oe**. Information and help sessions will be offered by Benefits and Wellness in order for you to ask questions before making your enrollment elections.

HOW TO ENROLL

When you log in to Workday, you will have a task called **Open Enrollment 2026** in the **Awaiting Your Action** section. You can also access it through the **My Tasks** button in the top right.

WHEN TO ENROLL

Enrollment is open from Monday, Oct. 6, through Friday, Oct. 31.

WHAT CHANGES CAN BE MADE IN OPEN ENROLLMENT?

- Change medical plans and/or coverage level.
- Enroll or terminate individual and/or dependent coverage in the medical/dental/vision plans.
- Enroll in or continue a Flexible Spending Account, Health Savings Account, or Dependent Care FSA account.
- Add or make changes to the Voluntary Life and AD&D plans.

WHAT DOCUMENTS DO I NEED?

- If adding a spouse for the first time: copy of marriage certificate and the online Spouse Certification. If the added spouse is employed or retired: Employer Certification.
- If adding a dependent for the first time: copy of birth certificate or legal guardianship papers.

WHAT IF I DON'T ENROLL?

If you do not enroll in coverage for yourself or your dependents during open enrollment, you cannot make changes until the next open enrollment period unless you experience a qualifying life event. Learn more about qualifying events at **MiamiOH.edu/benefits**.

MIAMI HEALTH PLAN COMPARISON

Below is a summary of the two health plans offered by Miami: the PPO (Preferred Provider Organization) and the HDHP (High Deductible Health Plan) with an HSA (Health Savings Account). See **MiamiOH.edu/benefits** for details.

MIAMI PLAN	**Miami HDHP**	**Miami PPO**
Benefits/Services	**In-network Benefits Member Pays**	**In-network Benefits Member Pays**
Calendar Year Deductible	$2,000 individual $4,000 family	$350 individual $700 family
Medical Out-of-pocket Maximum (deductibles and coinsurance)	$3,250 individual $6,500 family	$2,350 individual $4,700 family
Plan Out-of-pocket (deductible, coinsurance, and copayments)	$3,250 individual $6,500 family	$6,350 individual $12,700 family
Preventive Care (wellness exams, cancer screenings, immunizations)	0%	0%
Office Visits Primary Care, OB-GYN Mental Health Specialist	20% after deductible 0% after out-of-pocket	$25 copayment $25 copayment $35 copayment
Outpatient Therapy (speech, occupational, physical)	20% after deductible 0% after out-of-pocket	$35 copayment
Pharmacy	20% after deductible 0% after out-of-pocket	**TIER 1:** 10% up to maximum $40 (low-cost generic drugs) **TIER 2:** 20% up to maximum $50 (low-cost preferred brands and higher-priced generics) **TIER 3:** 20% up to maximum $75 (higher-cost, preferred brand-name drugs) **TIER 4:** 20% up to maximum $200 (specialty drugs)

Know Your Benefits

Get the most from your benefit choices by understanding your options.

- Paycheck contributions, deductibles, and out-of-pocket maximums depend on the medical plan you choose.
- When choosing the plan that is best for you and your family, think about your needs and how you prefer to pay those expenses during the plan year.
- Visit the Healthy Miami Premium Discount webpage to learn about the program and how it can save you money.

HEALTH SAVINGS ACCOUNTS

A Health Savings Account (HSA) is a tax-exempt bank account designed to help pay for qualified medical, dental, and vision expenses on a tax-free basis. You must be enrolled in Miami's qualified HDHP and be qualified to contribute to an HSA. You cannot have other "first-dollar" coverage. The funds can be used for you, your spouse, and your tax dependents.

HOW DOES THE HSA WORK?

- The IRS sets an annual limit for contributions based on single or family HDHP coverage.
- Single limit is $4,400 and family limit is $8,750 for participants younger than age 55 (including Miami's contributions). For participants age 55 and older, the single and family limits are increased by $1,000.
- Miami contributes up to 50% of the in-network deductibles for single or family coverage.
- You can contribute up to the IRS maximum through pre-tax payroll deductions.
- You use your HSA debit card to make eligible purchases or pay a provider bill.

CONTRIBUTING TO YOUR HSA

- Employer contributions are made on a per-paycheck basis according to your pay frequency (monthly or biweekly).
- You may contribute to your HSA via pre-tax payroll deductions up to the IRS maximum.
- You may change the amount that comes from your paycheck at any time during the year by completing the online form found on Workday. You should be aware of the amount of your contributions so that you do not contribute more than the IRS maximum.

Note: If you do not elect the HSA during this enrollment period, your election amount will be reset to $0 for 2026.

FLEXIBLE SPENDING ACCOUNTS

A Flexible Spending Account (FSA) is a voluntary benefit plan arrangement that allows employees to pay for certain health care or dependent childcare expenses on a pre-tax basis. There are two types:

HEALTH CARE FSA

This is for certain out-of-pocket medical, dental, and vision expenses. Participants elect an annual amount (up to the IRS maximum of $3,300) and receive their full election at the beginning of the year for reimbursement of eligible claims.

LIMITED FSA

Participants enrolled in the Health Savings Account (HSA) are eligible for a **Limited FSA,** where eligible expenses are limited to dental and vision expenses only.

For both types of accounts, any unused funds remaining in your account at the end of the calendar year are eligible for the 2.5-month grace period. After the grace period, any unused funds are lost. For additional information, visit **Chard-Snyder.com**.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

This pre-tax voluntary benefit plan is for qualified dependent daycare expenses. You may elect an annual amount (up to the IRS maximum of $7,500 or $3,750 if married filing separately) and receive reimbursement for eligible expenses as claims are filed and funds are available in the account via payroll deduction.

This account is not pre-funded. You may only use the funds after they have been deposited per pay period.

For this Dependent Care FSA, any unused funds remaining in your account at the end of the calendar year are eligible for the 2.5-month grace period. After the grace period, any unused funds are lost. For additional information, visit **Chard-Snyder.com**.

Note: If you do not elect the FSA or Dependent Care FSA during this enrollment period, you will NOT have an FSA or Dependent Care FSA in 2026.

YOUR HEALTH PREMIUM COST FOR 2026

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. If paid biweekly, divide the monthly premium by two to get your per-pay premium. Premiums below reflect the full Healthy Miami discount.

MIAMI PPO

Coverage Level	Your % Salary	Base Premium
Individual	1.63%	$79/month
Employee +	3.46%	$159/month
Family	5.07%	$212/month

MIAMI HDHP

Coverage Level	Your % Salary	Base Premium
Individual	1.63%	N/A
Employee +	3.46%	N/A
Family	5.07%	N/A

ANTHEM PHARMACY BENEFITS

ENHANCED PREVENTIVE DRUG LIST

The Enhanced Preventive Rx Drug List (certain medications provided at 100% - no copay or coinsurance) includes medications for diabetes, asthma, hypertension, and heart disease. To learn more, go to **MiamiOH.edu/benefits** > Medical > Health Care > Pharmacy > Anthem Rx.

ANTHEM'S FORMULARY CHANGES

The Carelon PBM manages the drug list for Anthem members. Drugs within the formulary are reviewed for potential tier changes in April and October. The review and any future changes will occur in January and July. For the current formulary lists, please visit **MiamiOH.edu/human-resources/benefits-and-wellness/medical/healthcare** and scroll down to the Pharmacy section.

IMPORTANT MEDICARE NOTE

Six months before you are enrolled in Medicare, you should not contribute to an HSA, but you may continue to use any funds that remain in your account. Consult with a tax professional for details.

HEALTHY MIAMI PREMIUM DISCOUNT PROGRAM

The Healthy Miami Premium Discount Program (PDP) 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**.

HEALTHY MIAMI VENDOR

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

THE HEALTHY MIAMI WELLNESS DISCOUNT

The Healthy Miami Wellness Discount is now listed as the Medical Benefit Credit on your paystubs. Please see the table below for the discount amounts.

Premium Frequency	All Steps Completed	Complete Only Tobacco Free Certification	Complete All Except Tobacco Free Certification	No Steps Completed
	Discount			
Biweekly	$30	$22.50	$7.50	$0
Monthly	$60	$45	$15	$0

HAVE QUESTIONS? Contact Benefits and Wellness at **benefits@MiamiOH.edu** or 513-529-3926 M-F 8 a.m. to 5 p.m

DENTAL PLAN OVERVIEW

Miami offers dental coverage through Delta Dental of Ohio.

DELTA DENTAL PLANS	Basic Plan		Enhanced Plan	
Deductible (Basic and Major only) Annual Maximum	$50 per person $1,000 per person		$50 per person $1,500 per person	
Diagnostic and Preventive - The deductible doesn't apply for these services				
	Plan Pays	**You Pay**	**Plan Pays**	**You Pay**
Diagnostic and Preventive	100%	0%	100%	0%
Emergency Palliative Treatment	100%	0%	100%	0%
Brush Biopsy	100%	0%	100%	0%
Radiographs	100%	0%	100%	0%
Periodontal Maintenance	100%	0%	100%	0%
Basic Services				
Restorative Services	65%	35%	80%	20%
Endodontic Services	65%	35%	80%	20%
Periodontic Services	65%	35%	80%	20%
Oral Surgery Services	65%	35%	80%	20%
Relines and Repairs	65%	35%	80%	20%
Major Services				
Prosthodontic Services	65%	35%	65%	35%
Orthodontics - The deductible doesn't apply for these services				
Orthodontic Services	50%	50%	50%	50%
Orthodontic Age Limit (To age 26 for dependent children)	Lifetime limit of $1,000 per person		Lifetime limit of $1,500 per person	

Out-of-Network Benefit - If using a provider out of the Delta Dental network, 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 what your dentist has billed you).

YOUR DENTAL PREMIUM COST FOR 2026

Your dental premiums are based on the plan you choose, and the number of individuals covered on the plan. If only you will have coverage, it will be individual coverage. You plus one or more dependents will be family coverage. If paid biweekly, divide the monthly premium by two to get your per pay premium.

Basic Plan		Enhanced Plan	
Individual Basic	$4.86/month	Individual Enhanced	$11.26/month
Family Basic	$17.52/month	Family Enhanced	$36.72/month

THINGS TO CONSIDER

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 or not you foresee any major dental needs in the year, what you have spent in previous years, and your overall budget.

VISION PLAN OVERVIEW

Miami offers a vision plan through VSP. Your monthly vision premiums are based on the plan you choose and the number of individuals covered on the plan. If only you will have coverage, it will be individual coverage. You plus one or more dependents will be family coverage.

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 the amount over your allowance • $95 Walmart/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 35-40% off other lens enhancements • Standard progressives covered in full	Every calendar year
Contacts	$175 allowance for contacts, contact lens exam, fitting, and 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; and laser vision	

Did You Know

- Wal-Mart and Sam's Club are in the VSP network.
- Your health plan will cover a routine eye exam at 100% if the provider is in the Anthem network.
- Children under age 12 are allowed two eye exams per calendar year.
- Save up to 60% on digital hearing aids through TruHearing (877-396-7194) and state you are a VSP member.
- Additional option to shop online for eyewear and contact through Eyeconic. Visit **VSP.com** and scroll to locate Eyeconic for more information.
- Discount on LASIK vision correction.

YOUR VISION PREMIUM COST FOR 2026

Coverage Level	Flat Amount
Individual	$8.56
Family	$23.54

CONTACT

Delta Dental
800-524-0149
DeltaDentalOH.com

VSP
800-877-7195
VSP.com

GROUP LIFE INSURANCE OVERVIEW

Miami offers group life insurance and accidental death and dismemberment (AD&D) insurance for full-time employees. Both plans have the benefit of 2x your annual salary up to $700,000 for life insurance and $1,200,000 for AD&D paid to you or your designated beneficiary. In addition to this coverage that is at no cost to you, you may elect to enroll in additional coverage for which you pay the premium.

VOLUNTARY LIFE INSURANCE

Enrollment in this coverage is voluntary and is offered in addition to the university-provided coverage you already have for yourself. If you choose coverage for your spouse or children you must first enroll with at least $10,000 voluntary coverage for yourself. Elections made during open enrollment require a completed Evidence of Insurability form.

You may also purchase coverage in $10,000 increments to a maximum of **eight times** your annual earnings, or **$750,000**, whichever is **less** for yourself; and $10,000, $20,000, or $30,000 for your spouse; and $5,000 or $10,000 for eligible children.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Enrollment in this coverage is voluntary and is offered in addition to the university-provided coverage you already have for yourself. You may purchase additional coverage for yourself, spouse, and dependents under age 26. You may purchase coverage in $10,000 increments to a maximum of 10 times your annual salary to a maximum of $750,000. The benefit amounts for spouse and children are a percentage of your amount of insurance. Elections made during open enrollment require a completed Evidence of Insurability form.

EMPLOYEE ASSISTANCE PROGRAMS

Miami's Employee Assistance Program (EAP) is a program that offers **free and confidential** assessments, short-term counseling, referrals, and follow-up services to employees and their families who have personal and/or work-related concerns. These services are provided by AllOne Health Impact Solutions telephonically at 800-227-6006.

SUPPLEMENTAL RETIREMENT PLANS

PRE-TAX PLANS

The 403(b) plan is a salary reduction plan for which contributions and investment earnings grow tax-deferred until you withdraw funds (at which time they are taxed as ordinary income). Because your contributions to these plans are withdrawn pre-tax, contributions lower your taxable income and increase your retirement savings while you are working. Your pre-tax contributions are completed via payroll deduction. You can manage your account via the Retirement@Work® online portal.

The Ohio Deferred Compensation (ODC) 457 retirement plan is available for all Ohio public employees and is one of the largest 457(b) plans in the country. The program is unique in that it is a public, nonprofit organization created by Ohio legislation. Investment options are selected and monitored by a 13-member board, composed of public employees, retirees, and appointed investment experts, which governs the program as required by Ohio Revised Code Chapter 148. External managers professionally manage Ohio DC's investment options. Investment options are selected and monitored by the board and its independent investment consultant.

POST-TAX SUPPLEMENTAL PLANS

The Roth 457 is a plan option in which contributions are made **post-tax**. Although these accounts do not affect your taxable income while you are working, the earnings you withdraw at retirement are tax-free.

ADDITIONAL BENEFITS

Miami offers numerous additional benefits to full-time employees.

LONG-TERM DISABILITY (LTD)

Miami offers full-time employees an LTD benefit at no cost. This is a salary replacement plan that provides you with income protection. If you become disabled (as defined in the plan) and remain disabled through 180 consecutive days (the elimination period), the benefit pays 50% of monthly earnings, less other deductible sources of income, such as Social Security and workers compensation (see plan booklet for details). The maximum monthly benefit is $5,000.

TUITION FEE WAIVER

Employees are eligible for the waiver once hired into a full-time position. Spouses and children are eligible once the eligible employee has been employed in a full-time position for three consecutive years. The Miami University Policy Library provides additional eligibility details.

EMPLOYEE HEALTH CENTER

Miami University has partnered with TriHealth to provide on-campus, high-quality care on the Oxford campus at no cost for employees and dependents covered by Miami's health plan. The center is located on Campus Avenue.

PARENT AND FAMILY RESOURCES

Miami offers child care centers on the Oxford, Hamilton, and Middletown campuses. Also available on all three campuses are designated mothers rooms for new mothers during the work day.

HIP AND KNEE REPLACEMENT

Miami University's Center of Excellence for knee and hip replacement offers members exceptional outcomes and an outstanding patient experience with some of the nation's best orthopedic surgeons at The Christ Hospital Joint and Spine Center.

Members only receive one bill and explanation of benefits, which includes the fees for the facility, surgeon, and other ancillary costs during the hospital stay. The health plan benefit is 100% coverage once the deductible has been met. See the chart below to see an individual coverage example.

Hip or Knee Total Replacement	Using the Center of Excellence (TCH)		Using Any Other In-Network Facility	
Medical Plan	PPO Plan	HDHP Plan	PPO Plan	HDHP Plan
Individual Coverage Deductable	$350	$2,000	$350	$2,000
Coinsurance	0%	0%	10-20%	10-20%

CHARITABLE GIVING 2025

Miami University participates annually in the charitable giving campaigns for the following organizations: Butler County United Way, United Way of Greater Cincinnati, and Community Shares of Greater Cincinnati.

Employees will be able to make pledges via voluntary deductions in Workday.

CAMPAIGN PERIOD: Oct. 1 - Dec. 15, 2025

FINANCIAL WELLNESS AND ADVICE

CAPTRUST advice team members are available to consult with you as a part of your benefit package. Our goal is to make sure you feel confident about meeting your financial goals.

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

CAPTRUST

CAPTRUST | 4208 Six Forks Road, Suite 1700 | Raleigh, NC 27609
www.captrustadvice.com | www.captrust.com | Advice Desk 800.967.9948

FREE BENEFIT: FINANCIAL WELLNESS AND ADVICE!

Miami is working with CAPTRUST Financial Services to offer free confidential financial wellness and advice to Miami employees. CAPTRUST works directly with university employees through its Financial Wellness and Advice Service. This service is offered virtually; employees may call the CAPTRUST “Advice Desk” to ask any financial question and receive assistance with financial issues facing employees. CAPTRUST is an independent, registered investment advisory firm that offers confidential financial wellness education and advice at no cost to the employee and will not sell any products.

There are many ways to engage the CAPTRUST Financial Wellness services. You can request a consultation with an advisor by phone at 800-967-9948 or go online to **CAPTRUSTAdvice.com** to make an appointment.

NOTICES AVAILABLE ONLINE

The following notices are available on the Benefits and Wellness website at **MiamiOH.edu/hr/notices**.

- HIPAA Special Enrollment Rights
- Newborns and Mothers Health Protection Notice
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- Exchange Options for Benefit and Eligible Employees
- Women's Health and Cancer Rights Act (WHCRA)
- CMS Creditable Coverage Notice (Medicare Part D Prescription Drug Coverage)
- ACA Summary of Benefits and Coverage
- Your Rights and Protections Against Surprise Medical Bills

Paper copies available upon request. Call 513-529-3926 with questions.

LEARN MORE
MiamiOH.edu/hr/oe

MIAMI UNIVERSITY | OFFICE OF HUMAN RESOURCES

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501 E. High St.
Oxford, OH 45056

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CONTACT

SCAN TO LEARN MORE

Anthem — Health Guide Customer Service
833-995-1483
Anthem.com

CAPTRUST Financial Wellness and Advice
800-967-9948
CAPTRUSTAdvice.com

Chard Snyder FSA, HSA, Dependent Care FSA
800-982-7715
Chard-Snyder.com

Christ Hospital COE Hip and Knee Replacement
513-557-4882

Delta Dental
800-524-0149
DeltaDentalOH.com

Health Advocate
866-799-2731
HealthAdvocate.com

Impact Solutions
Employee Assistance Program
800-227-6007
MyImpactSolution.com

Securian Financial
877-282-1752
Securian.com/MiamiOH-insurance

VSP
800-877-7195
VSP.com