2026 Open Enrollment

November 3rd – 16th, 2025

Today's Topics

- Medical Insurance – *Medica*
    - Plan Designs & Rates
    - Networks, Resources, Value-adds
- Direct Primary Care – *Kavira*
- Pre-Tax Account Overview – *Chard Snyder*
- Dental Plan – *Delta Dental*
- Vision Plan – *EyeMed*
- Life/AD&D, Vol Life/AD&D, & Disability – *Unum*
- Minnesota Paid Family & Medical Leave – *Unum* **NEW**
- Additional Benefits
- Open Enrollment Action Items

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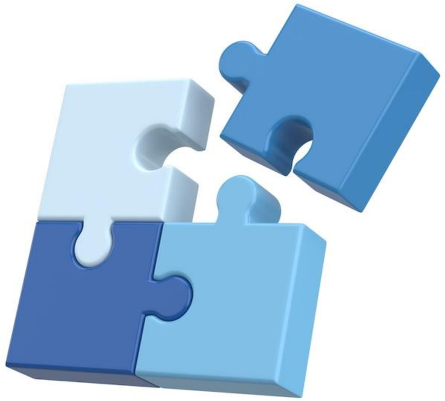
Health Insurance | Looking Ahead

- Renew with **Medica**
- Two (2) plan designs
  - Low Deductible
  - High Deductible + HSA
- Three (3) network options
  - Choice Passport (Open Access)
  - Park Nicollet and HealthPartners Medical Group First
  - VantagePlus
- Altogether, six (6) options to choose from
- Small plan change
  - Primary change to deductible & out-of-pocket max on High Deductible plan made to align with IRS requirements to keep deductible embedded.
- Premium increase of approx. +9% (typical inflationary increase is 8-10
  - Initial renewal was +14.5%, final negotiated renewal +9.14%. Sha equitably between the University and Employees.



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Important Medical Terms to Know

Copay

- A set amount you pay for prescriptions on the Low Deductible plan. Your copays apply toward meeting your out-of-pocket maximum, but not your deductible.

Deductible

- The amount you pay each year before your insurance starts to pay.

Coinsurance

- Your share of the costs of a covered health care service – calculated as a percentage. Coinsurance applies *after* you've met your deductible.

Out-of-Pocket Maximum

- The most you will pay for health care services covered by your insurance in a year. Once you reach your out-of-pocket maximum, your insurance pays 100% of any additional covered charges for the rest of the year.

Preventive Care

- Preventive care can help detect or prevent serious diseases and medical conditions before they potentially become major. Examples include: annual check-ups, immunizations and certain age- or gender-specific screenings. This is different than diagnostic care, which is when your provider is looking for something specific to diagnose, often as a result of symptoms or based on the results of a preventive test or screening.

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2026 Medical Plan Comparison

	Low Deductible Plan *Passport, Park Nicollet & HP First or VantagePlus Network*	**High Deductible + HSA Plan** *Passport, Park Nicollet & HP First or VantagePlus Network*
Calendar Year Deductible	$1,500 Single $3,000 Family	**$3,400 individual** **$6,800 family**
Calendar Year Maximum Out-of-Pocket	$5,500 individual $11,000 family	$6,600 individual $13,200 family
Coinsurance	Plan pays 80%, you pay 20% after deductible	Plan pays 80%, you pay 20% after deductible
Routine Preventive Care *Physicals, Eye Exams, Immunizations, etc.*	100%	100%
Office Visit / Urgent Care	Plan pays 80%, you pay 20% after deductible	Plan pays 80%, you pay 20% after deductible
Inpatient / Outpatient	Plan pays 80%, you pay 20% after deductible	Plan pays 80%, you pay 20% after deductible
Prescription Drugs Generic Formulary	$15 copay / $30 mail order	*Generic:* Plan pays 100%, you pay 0% after deductible. No cost for designated Preventive Rx
Preferred Brand	$50 copay / $100 mail order	*Preferred Brand:* Plan pays 100%, you pay 0% after deductible. No cost for designated Preventive Rx
Non-Preferred Brand	$100 copay / $200 mail order	*Non-Preferred Brand:* Plan pays 100%, you pay 0% after deductible. Preventive benefit does not apply
Specialty	80% to $200 max per prescription per month; Non-preferred: 70% coinsurance	*Specialty:* Plan pays 80%, you pay 20% after deductible to $200 max per prescription per month

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2026 Medical Rates

Increases to both Employee & Employer contributions

Pre-tax bi-weekly payroll deductions over 24 pay periods

	Low Deductible Plan				**High Deductible + HSA Plan**			
	Employee Cost		**University Cost**		**Employee Cost**		**University Cost**	
	Passport	*Park Nicollet & HP First OR VantagePlus*	*Passport*	*Park Nicollet & HP First OR VantagePlus*	*Passport*	*Park Nicollet & HP First OR VantagePlus*	*Passport*	*Park Nicollet & HP First OR VantagePlus*
Employee Only:	$107.48	$99.32	$379.65	$314.74	$62.40	$58.70	$365.62	$305.12
Employee + Child(ren):	$276.40	$261.80	$546.86	$437.97	$210.97	$197.22	$512.41	$417.65
Employee + Spouse/Partner:	$365.40	$347.20	$755.00	$605.14	$277.54	$261.54	$706.93	$575.26
Family:	$539.81	$511.18	$1067.73	$855.22	$398.22	$373.48	$1014.28	$827.15

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Medicare Creditable Drug Coverage

- If working beyond age-65, even if Medicare eligible, you can remain on Augsburg’s group medical plan if you so choose.

- Medicare requires participants to have been enrolled in a creditable drug plan, at the age of 65, prior to enrolling in Medicare – or be subject to a penalty.
  - The penalty is equal to 1% of the monthly Part D prescription drug plan cost for each month you do not have creditable coverage prior to enrolling, at the age of 65. This penalty is for life/duration you are enrolled on Medicare.

- **Both** of Augsburg’s medical plans for 2026 are considered creditable by Medica.
  - You will receive a notice upon enrollment, and annually each October by Medica.

Turning 65 soon or already 65+?
Learn more about your Medicare options by contacting
TLC Insurance Group at 800.719.3751

TLC Insurance Group & Wealth

Augsburg University

Don’t Forget Kavira!

We are happy to continue to offer Kavira as an enhancement to our medical plan offering while providing our employees the convenience of receiving everyday healthcare through low- to no-cost telehealth and home visits!

- The goal of this offering is to save you time and money when addressing preventive needs and common acute illnesses within the comfort of your own home (virtually or in-person).
- Kavira is available for all Augsburg University medical plan members. Regardless of what medical plan tier you are enrolled in, you and your immediate family will be covered under the Kavira plan.
- Kavira is NO COST to you!
- Please visit www.kavirahealth.com to create your member profile or call **763.373.3856**.

kavira.

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Kavira (cont.)

Download the App
KaviraHealth.com/Download
Call or Text: 763.373.3856

Virtual Care First

✓ Diagnose
✓ Prescribe
✓ Treatment
✓ Peace of Mind

House Visits

When in-person care is needed, our clinicians come to you.

✓ In-Home Labs
✓ In-Home Exams
✓ In-Home X-Rays
✓ In-Home Acute Care

Rx Refills & Delivery

Prescription management, Free Rxs, and delivery.

Mobile App

Secure, HIPAA-compliant messaging and video chats with expert providers.

Free Care

Employees and their families receive unlimited free care on demand.*

Acute Care

- Asthma
- Athlete's foot
- Bronchitis
- Bug bites
- Cold sores
- Cough, cold & flu
- Diarrhea
- Ear concerns (pain, drainage, wax)
- Gout flare up
- Hand, foot, mouth
- Insomnia
- Muscle or joint pain
- Pink eye
- Rashes, skin conditions
- Burns
- Sprains and strains
- Sinus infection
- Sore throat
- Stitch removal
- UTI (female)
- Vaginitis (yeast or BV infection)
- Various viral illnesses
- Wart evaluation
- Many more

Chronic Care

- Acne
- Anemia (mild) evaluation
- Anxiety / Mild-moderate depression
- Asthma
- Constipation
- Diabetes type 2
- Eczema
- Epi-pen refills
- Gout
- Hair Loss
- Heartburn (GERD)
- High cholesterol
- Hypertension
- Hypothyroidism
- Obesity
- Osteoarthritis
- Seasonal allergies

Diagnostics

- X-rays (non-emergency)
- EKGs
- Lab Tests

Wellness Services

- Wellness exams
- Sports physicals
- Contraception
- Tobacco / nicotine cessation
- Wellness goals

Behavioral Health Counseling

- Abuse
- Addiction
- Anxiety
- Depression
- Domestic violence
- Trauma
- Relationship counseling
- Stress
- Workplace challenges

kavira.

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Health Savings Account (HSA)

- Must be enrolled in the High Deductible + HSA Plan
- Tax-advantaged savings account administered through Chard Snyder to pay for current and/or future medical, dental, vision and hearing expenses
- Funded by employee contributions per pay period (or lump sum):
    - Maximum Annual Single HSA Contribution: **$4,400**
    - Maximum Annual Family HSA Contribution: **$8,750**
    - Catch up contribution if 55+: **$1,000**
- Flexibility to change deductions throughout the year
- You own the funds in your account and the balance rolls over tax-free year after year!

HSA

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Important Reminders | HSA

- In order to participate in an HSA:
  - You may NOT be claimed as a dependent on someone else's tax return
  - You may NOT be covered by another health plan that provides first dollar coverage
  - You and your spouse may NOT enroll in a Health Care FSA
  - You may NOT be enrolled in a government health plan, such as Medicare, Medicaid or TriCare

Please note: faculty and staff over age 65 and enrolled in Medicare A or B may withdraw money from an HSA without penalty but may not continue to contribute.

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Flexible Spending Accounts (FSA)

- Administered by Chard Snyder
- Three (3) FSAs allows you to set aside pre-tax money to pay for certain expenses:
  - **Healthcare FSA** for employees not contributing to HSA
    - Up to **$3,400** for medical, dental, vision or hearing expenses
  - **Limited Purpose FSA** for employees on HDHP and contributing to HSA
    - Up to **$3,400** for dental, vision or post-deductible medical expenses ONLY
  - **Dependent Care FSA** for employees with eligible dependent costs
    - Up to **$7,500** for eligible dependent care expenses (children under the age of 13, disabled dependents, elder care)
    - Maximum is $3,750 if married filing separate tax returns.

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Important Reminders | FSAs

- You may NOT contribute to both an HSA and a Healthcare FSA
- You may NOT change your election mid-year unless you have a corresponding qualifying event
- Estimate expenses before the plan year begins
- Must substantiate reimbursement requests – <u>Keep your receipts!</u>
- Expenses must be incurred (date service received) between:

  January 1st and December 31st

- Receipts need to be submitted for reimbursement by March 31st of the following year (run-out period)
- Carry-over opportunity
  - Unused funds up to **$680** can be carried over to the following year. Funds in excess of $680 not used by end of the run-out will be <u>forfeited</u>.

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HSA / FSA | Tax Savings Example

Michelle earns $40,000 per year and anticipates $1,500 in eligible expenses. By using her HSA or FSA to pay for her expenses, at the end of the year, she has $375 extra to spend on something else.

	Without HSA/FSA	With HSA/FSA
Gross Pay	$40,000	$40,000
Less Account Contribution	- $0	-$1,500
Taxable Income	$40,000	$38,500
Less Taxes (Federal, State, FICA – assumes 25% tax bracket)	-$10,000 $30,000	-$9,625 $28,875
Less Out-of-Pocket Expense	-$1,500	-$1,500
Plus Reimbursement	+ $0	+ $1,500
Spendable Pay	**$28,500**	**$28,875**

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Dental Plan | Delta Dental

<table>
<tr><th></th><th>Delta Dental PPO Network</th><th>Delta Dental Premier Network</th><th>Non-Participating Providers</th></tr>
<tr><td>Diagnostic & Preventive</td><td rowspan="5">100%</td><td>100%</td><td>100%</td></tr>
<tr><td>Basic Restorative Services</td><td rowspan="4">80%</td><td rowspan="4">80%</td></tr>
<tr><td>Basic Endodontics</td></tr>
<tr><td>Basic Periodontics</td></tr>
<tr><td>Basic Oral Surgery</td></tr>
<tr><td>Major Services</td><td rowspan="2">60%</td><td rowspan="2">50%</td><td rowspan="2">50%</td></tr>
<tr><td>Orthodontics
Adults and children age 8+</td></tr>
<tr><td>Annual Deductible
Applies to all non-preventive services</td><td>$25 per person
$75 per family</td><td>$50 per person
$150 per family</td><td>$50 per person
$150 per family</td></tr>
<tr><td>Annual Plan Maximum</td><td>$2,000 per person</td><td>$1,000 per person</td><td>$1,000 per person</td></tr>
<tr><td>Orthodontic Lifetime Maximum</td><td>$2,000 per person</td><td>$1,000 per person</td><td>$1,000 per person</td></tr>
</table>

Small increase to employee premiums

	Dental
Per Pay Period Employee Cost	
Employee Only:	$21.07
Employee + Child(ren):	$55.76
Employee + Spouse/Partner:	$52.97
Family:	$52.45

DELTA DENTAL®

Delta Dental of Minnesota

Visit **deltadentalmn.org** or call **1.800.448.3815** to learn more!

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Vision Plan | EyeMed

	EyeMed Insight Network (in-network benefits)
Spectacle Lenses	
Standard Single Vision	$25 copay
Standard Bifocal	$25 copay
Standard Trifocal	$25 copay
Standard Progressive	$90 copay
Frames	$130 allowance, 20% off balance over $130
Contact Lenses	
Conventional	$130 allowance, 15% off balance over $130
Disposable	$130 allowance
Medically Necessary	Paid in full
Laser Vision Correction	15% off retail price
Frequency	
Lenses or Contact Lenses	Once every 12 months
Frames	Once every 24 months

No changes to plan or premiums!

	Vision
Per Pay Period Employee Cost	
Employee Only:	$2.16
Employee + Child(ren):	$4.32
Employee + Spouse/Partner:	$4.10
Family:	$6.35

Check out **eyemed.com** to learn more!

Life & Disability | Unum

- Augsburg covers the cost of your Basic Life / AD&D, and Long-Term Disability benefits
- Basic Life benefit is 1.5x annual salary up to $200,000 max
  - You pay tax on the premium paid by Augsburg for coverage over $50,000 (imputed income)
- You are also eligible to purchase additional Supplemental Life insurance for you and your dependents

Buy-in, Buy-up: *If* you enrolled at any coverage amount during initial eligibility, you can purchase up to the Guarantee Issue amount during Open Enrollment.

If you did not enroll when first eligible, you can still enroll, but will be subject to evidence of insurability (EOI) requirements

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MN Paid Family & Medical Leave (PFML)| Unum

- Effective January 1, 2026, Augsburg University employees who work more than 50% of the time in Minnesota are entitled to Paid Family & Medical Leave (PFML) under the Minnesota Paid Leave law.
- This program has been put in place by the State of Minnesota and provides partial wage replacement to employees who take leave from work for qualifying family or medical reasons.
- The Augsburg private plan will be administered by Unum.
- Cost to employees will be 50% of the State rate which is 0.44% (or $0.44 per $100 of earnings)
- Benefit amounts are calculated as a % of salary
- Benefit duration is up to 12 weeks of medical leave or 12 weeks of family leave (not exceed 20 weeks in a 12 month period).

MINNESOTA

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Additional Benefits

- 403(b) Retirement Plan
- Time Off (holiday, vacation, personal, etc.)
- Short-term Disability
- Tuition Remission
- Pet Insurance
- Employee Assistance Program (EAP)
  - HealthAdvocate (for all employees)
  - Optum (for medical plan members)
- Medical Bill Saver
- Will Prep & Life Planning Services
- Travel Assistance

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Annual Opportunity

- Open enrollment is your **annual** opportunity to enroll, make changes, or drop your benefit coverage *without* a qualifying life event!
- Common qualifying life events include:
  1. Marriage
  2. Birth or adoption of a child
  3. Divorce, legal separation, termination of employment, reduction in hours worked or death of spouse
  4. Loss of coverage under Medicaid or state child health plan
  5. Gaining eligibility for coverage under Medicaid, Medicare or a state child health plan
- #1, #2, and #3 above require you to notify HR within 30 days; #4 and #5 require notification within 60 days

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Dates to Remember!

Open enrollment runs from: **November 3rd to November 14th**

November 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3 GO!	4	5	6	7	8
9	10	11	12	13	14	15
16 STOP!	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

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Next Steps

- All benefits eligible faculty and staff are encouraged to completed an online enrollment form.

- This year's Open Enrollment is **PASSIVE**. If you do not make an active election during Open Enrollment, your current benefit selections will carry over to 2026!

- Go to inside.augsburg.edu, select Open Enrollment under Administrative tasks, and follow the prompts and on-screen instructions
  - If you have recently changed your address, please complete an address change form and submit to HR.

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Questions?

Email hr@Augsburg.edu