Open Enrollment 2026

Preview October 15, 2025





Open Enrollment kicks off October 23 and runs through November 4, 2025





Annual Open Enrollment

- Enroll in benefits for the first time
- Make changes to current benefit selections
 - Change health plans
 - Add or drop dependents
 - Review beneficiary designations
- Recent new hires will need to elect benefits for 2026.
- Eligible for Medicare?
 - Reach out to consultant Andrew Flittner to compare plans.
 Email <u>andrew@isimedicare.com</u> or call 317.222.8891.

The decisions you make now will remain for the entire 2026 plan year.





Annual Open Enrollment

- Participation is required
 - Open enrollment is ACTIVE
 - You must log in and re-elect, change or waive coverages
- Only chance to make changes without a qualifying life event
 - Marriage, Birth, Death, Loss or Gain of Coverage
- SSNs are required for all covered members
- Plan year is January December
- Current plans will not carry forward into 2026

The decisions you make now will remain for the entire 2026 plan year.





Annual Open Enrollment

- Dependents will have coverage through the end of the month in which they turn 26
- Plan to review your first paycheck in January 2026 to ensure deductions are accurate
- Communications mailed to homes mid October
- Announcements in Buter Today
- Visit the Benefits Hub for OE resources

The decisions you make now will remain for the entire 2026 plan year.



Butler's Benefits Hub

- Valuable resources to help you understand and navigate your benefits
- Digital flipbook of 2026 Benefits Guide
- 10 Things to Know Before You Enroll
- Open Enrollment 2026 Event Calendar











Overview of Changes for 2026

- Medical premiums are increasing 7% across all plans
 - Equates to an increase of \$1.70 \$31.08 per bi-weekly pay
 - Butler's sharing cost increase
- Dental premiums are increasing 5%
 - Equates to an increase of \$0.83 \$2.88 per bi-weekly pay
- Vision premiums decreasing 20.7%
 - Equates to a savings of \$0.79 \$2.04 per bi-weekly pay
- Vision Benefit Manager changing to Anthem
 - New cards will be mailed
- Pharmacy Benefit Manager changing to CarelonRx
 - Speciality drug program transitioning to Carelon's Cost Relief
 - New cards will be issued with pharmacy information
- PPO Plus, PPO Core and HDHP-HSA offerings remain
 - HDHP deductible increase (per regulations)





Overview of Changes for 2026

- HDHP deductible increase
 - Individual \$3,300 to \$3,400
 - Family \$6,400 to \$6,600
- HSA annual limits increase
 - Individual \$4,300 to \$4,400
 - Family \$8,550 to \$8,750
 - Catch-up contribution 55+ \$1,000
- Butler employer HSA contributions
 - Distributed on a per-pay basis
 - Employer contributions remain the same
 - Individual \$750
 - Family \$1,500





Overview of Changes for 2026

- Flexible Spending Account (FSA)
 - Administrator changing to EBC
 - New cards will be issued
 - Contribution Max \$3,300 to \$3,400
 - Rollover \$660 to \$680
 - Any amount less than \$25 will be forfeited
 - Expenses must be incurred within plan year
- Dependent Care FSA annual limits increase
 - Single or married filing jointly \$7,500
 - Married filing separately \$3,750
- New Roth retirement option for 2026
 - Additional information coming soon





Which Plan is Best for You?

Take advantage of UMB's Plan Calculator to compare the HDHP to the PPO Plans.

Enter in the plan details and your expected plan utilization to determine which option meets your needs.



Scan the QR code to access UMB's calculator tool.





Benefits Central Advocacy Program

Navigating the healthcare system is challenging.

If you need help, contact the Benefits Central Advocacy for one-on-one assistance from an industry expert.











Get help with...

- Billing
- Claims
- Eligibility
- ID Cards
- Prescription Coverage
- General Questions

Call: 833-856-0111

Text: 317-266-9392

Email: BUadvocate@hylant.com

Monday – Friday 8:30 AM – 5:00 PM EST

An advocate will be in contact within 24 business hours.

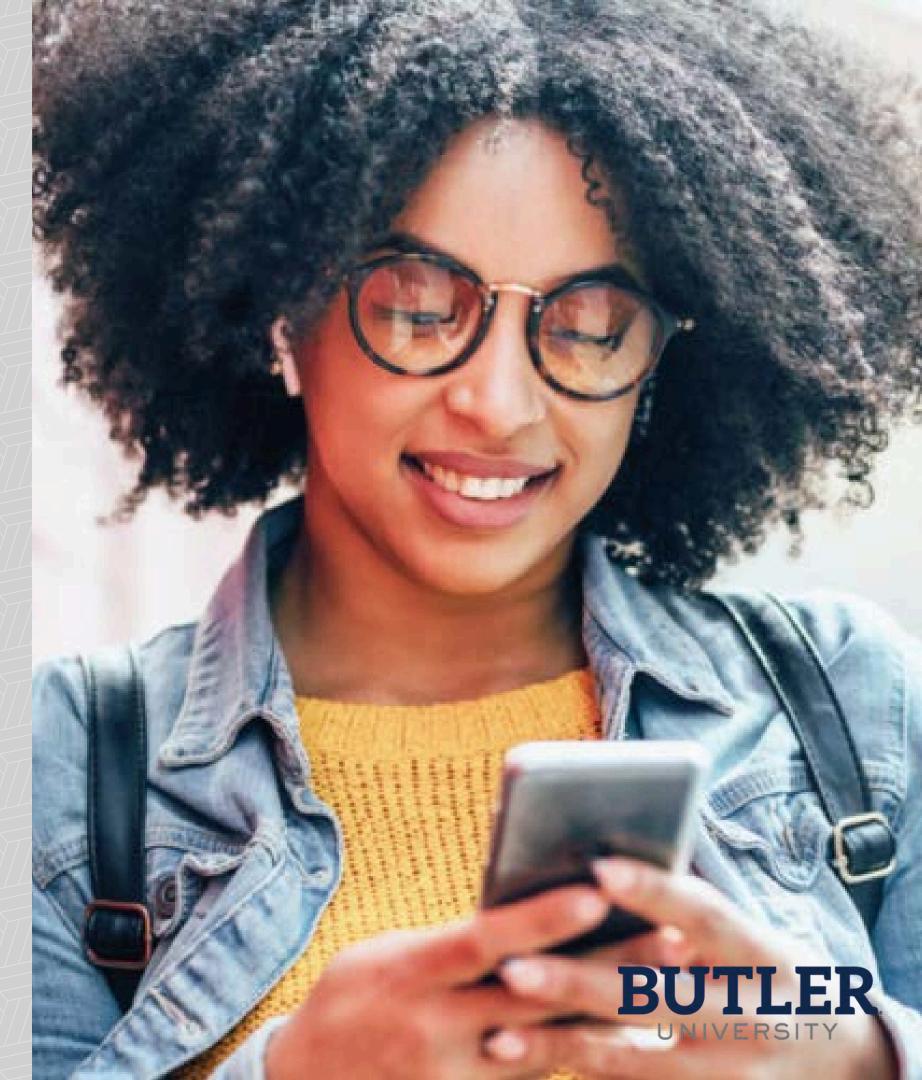
Anthem Account

Create account at Anthem.com to take advantage of key member tools including:

- Electronic ID cards
- Check claims status and history
- View health statements and EOBs
- Find a network doctor
- And more!

Sydney Health Mobile App

- Access benefits on the go with Sydney
- Access same tools on app as online
- Virtual visits with LiveHealth Online



Anthem Discounts

As part of your health plan, you qualify for discounts on products and services that help promote better health and well-being.

- Active&Fit Direct
- Fitbit and Garmin
- Glasses.com
- 1-800 CONTACTS
- LASIK options
- Hearing assistance
- Personal care and nutrition
- Pet insurance options
- The Living Well Courses
- And much more!



Sword Thrive - Digital Physical Therapy



Thrive focuses on physical therapy to treat back, joint and muscle pain.



Introducing Sword Thrive and Sword Bloom, digital therapy programs through LiveHealth Online. These programs are offered at no cost as part of your Butler medical plan benefits through Anthem.

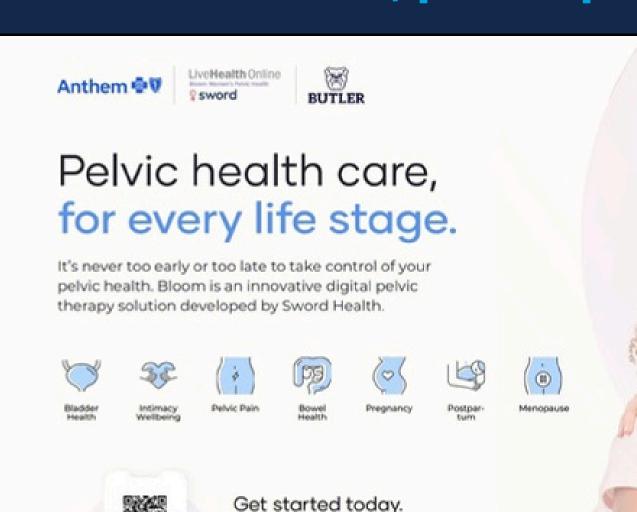
Sword pairs you with a physical therapist for clinically proven at-home treatment. Your dedicated physical therapist ships everything you need directly to your door—complete your exercises whenever and wherever fits YOUR schedule!



Sword Bloom - Digital Pelvic Therapy



Bloom focuses on treating bladder leakage, bowel disorders, pelvic pain, prolapse & more.



No additional cost.

sword.health/bloom/butleruniversity/go

Women's Pelvic Health is available at no cost to all US-based employees, spouses, and dependents 18 and older with vaginal anatomy, as a part of the Anthem

Introducing Sword Thrive and Sword Bloom, digital therapy programs through LiveHealth Online. These programs are offered at no cost as part of your Butler medical plan benefits through Anthem.

Sword pairs you with a physical therapist for clinically proven at-home treatment. Your dedicated physical therapist ships everything you need directly to your door—complete your exercises whenever and wherever fits YOUR schedule!



Diathrive Health

Diathrive is a diabetes management solution offered at no cost to you as part of your Butler medical plan benefits through Anthem.

Benefits include:

- Glucose meter
- Unlimited test strips
- Lancing device and lancets
- Insulin pen needles
- Diathrive Health app
- Unlimited clinical support









Unlimited Supplies Meter & App Sync **Clinical Support**

People living with diabetes or prediabetes:

Diathrive Health's diabetes management solution is FREE to you through your employer-sponsored health plan.

This benefit includes:

- · Diathrive+ Glucose Meter
- · Unlimited test strips
- · Lancing device and lancets
- Insulin Pen Needles
- · Meter sync to Diathrive Health app
- · Unlimited clinical support from Health Advisor
- Access to CGMs and insulin pump supplies





Call or scan to sign up for your starter kit today!

866-878-7477



Health Advisor

Unlimited clinical support and individualized diabetes care.

Our Health Advisors are Certified Diabetes Care and Education Specialists, ready to

Diathrive Health App

Diabetes management made simple.

- · Sync your meter
- · Diabetes education
- Reorder supplies
- · Connect with your **Health Advisor**









Cleveland Clinic - Free Second Opinion

Receive a complimentary second opinion from Cleveland Clinic specialists offered at no cost to you as part of your Butler medical plan benefits through Anthem.





If you are someone with a complex medical condition, you may want to learn as much as possible about your diagnosis and treatment options.

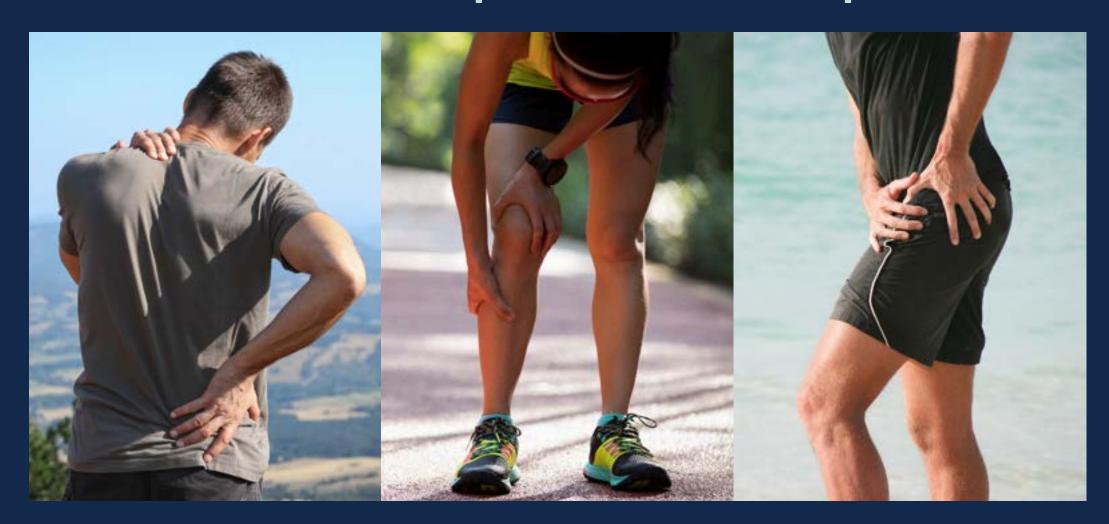
Through an exclusive offering for Anthem members, you can receive a virtual complimentary clinical review from top-ranked specialists at Cleveland Clinic. This second opinion is available to you at no extra cost.





Ortholndy Incentive Program

Insured members are eligible for an incentive for hip, knee and shoulder replacements and spinal fusions.



Say goodbye to pain with specialized care for your orthopedic needs.

If hip, knee, shoulder or back pain is impacting your quality of life, surgery at Ortholndy may be a solution.

As a Butler employee, you have access to Ortholndy for specialized orthopedic care, including hip, knee and shoulder replacements and lumbar fusion surgery.

Exclusive Benefits

- \$750 taxable payroll incentive per qualified inpatient and outpatient surgical procedure
- Top-tier care at a nationally recognized orthopedic hospital
- Expert surgeons delivering better outcomes and faster recovery



Eligible for Medicare?

If you're eligible for Medicare, then consider reaching out to consultant Andrew Flittner so that he can help you compare plans.

Email andrew@isimedicare.com or call 317.222.8891.

If you and/or your dependents have Medicare, or will become eligible in the new plan year, Federal Law now gives you more choices about your prescription drug coverage.





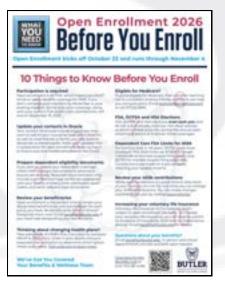


Open Enrollment 2026 Event Calendar

Changes coming for 2026!
Scan QR code for calendar
of key dates to learn more



Open Enrollment kicks off October 23 and runs through November 4, 2025







Scan Me

Changes are coming for 2026. Please plan to attend one of the upcoming benefits sessions to set yourself up for success next year.



Kickoff Presentation

Thursday, October 23 11:00AM – 12:00PM Gallahue Hall Room 104



Q/A – South Campus

Friday, October 24 10:00AM – 12:00PM South Campus Room 136



Open Office Hours

Monday, October 27 9:00AM – 4:00PM Jordan Hall Room JH055



Open Office Hours

Friday, October 24 2:00PM – 4:00PM Jordan Hall Room JH055



Q/A – Operations

Tuesday, October 28 9:00AM – 10:00AM Operations Room 118H



Q/A – Jordan Hall

Wednesday, October 29 8:00AM – 10:00AM Jordan Hall 1st Floor Near Room 112



Q/A - HRC

Thursday, October 30 9:00AM – 11:00AM HRC Room 140



Tuesday, October 28 11:00AM – 4:00PM Jordan Hall Room JH055



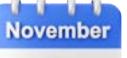
Wednesday, October 29 1:00PM – 3:00PM Jordan Hall Room JH055 **Open Office Hours**

Thursday, October 30 1:00PM – 4:00PM Jordan Hall Room JH055



Open Office Hours

Friday, October 31 8:00AM – 11:00AM Jordan Hall Room JH055



Open Office Hours

Monday, November 3 11:00AM – 3:00PM Jordan Hall Room JH055



Open Office Hours

Tuesday, November 4 8:00AM – 4:00PM Jordan Hall Room JH055

Final Day to Enroll



HAPPY HALLOWEEN







Open Enrollment 2026 Before You Enroll

Open Enrollment kicks off October 23 and runs through November 4, 2025

Scan the QR Code for the 10 Things You Need to Know Before You Enroll







Participation is required

Open enrollment is ACTIVE, which means you MUST enroll or waive benefits coverage for 2026. If you don't complete your elections by November 4, your existing medical, dental and vision coverage, along with your current FSA and/or HSA contributions, will end on December 31, 2025.



Scan Me

Questions about your benefits?



- Check the Benefits Hub
- Email the Benefits & Wellness Team
- Request an Appointment with Us

benefits@butler.edu

Questions

about your benefits?

Check the Benefits Hub

Our Benefits Hub (Butler's Benefits Resource Center) contains valuable resources to help you understand and navigate your benefits and beyond. The Hub features a digital flipbook of our Benefits Guide that's full of essential information, plus health and wellness resources, benefit summaries, new hire documents and more. To access the Benefits Hub, scan the QR code. We regularly add new content, so visit frequently for the latest updates and information.



Scan Me 🥕

- Most benefits questions can be answered via email. Simply send an email to benefits@butler.edu. We'll respond promptly, and if we need
- to research your question, we'll get back to you as soon as possible.
- Request an Appointment with Us

 If you have an issue that you'd prefer to address in person, just email benefits@butler.edu to request an appointment. Include a brief description on what you'd like to discuss and whether you prefer to meet in person or virtually. We'll match you with the right team member and send a meeting invite that works best for all involved. Scheduled appointments, unlike pop-in visits, enable us to focus on you and your specific needs.

We've Got You Covered - Your Benefits & Wellness Team



Benefits Hub - https://apps.hylant.com/MicroSites/Client/78199.cl



Thank you!

Your Benefits & Wellness Team

Jennifer Barkley, Director Kendra Diehl, Manager KimBerly Huckaby, Specialist

