

2026 Benefits Open Enrollment Newsletter

Monday, Sept. 29 – Friday, Oct. 17

2026 Employee Edition

2026 Benefits Open Enrollment

Now is the time to review your current benefits, explore what's new for the upcoming year and make changes that support your needs, whatever they may be. Read on for key details to help you make informed decisions, including important updates to know about and helpful resources to guide you.

Important Highlights

Open Enrollment

- **Earlier Enrollment Dates**

This year's Open Enrollment is taking place earlier than usual—Monday, Sept. 29 through Friday, Oct. 17—to support our transition to Workday in 2026.

- **Enroll Through Oracle**

This is the final year you'll enroll using the Oracle Employee Self-Service portal. Starting in 2026, you'll manage your benefits in Workday.

Check out the HR benefits website at rit.edu/hrboe25 for steps to take as you prepare to enroll.

Benefits Fair

Wed, Oct. 1 and
Thurs, Oct. 2

9 a.m.–3 p.m.

Fireside Lounge,
Campus Center

Take Action During Open Enrollment!

- If you are enrolled in the POS B No Drug Plan for 2025, you must elect a new medical plan.
- If you'd like to enroll in the **New** HDHP with HSA plan, you must actively choose this coverage.
- You must re-elect your Flexible Spending Account (FSA) contributions each year.

Even if you don't need to take action, we encourage you to **review your current choices** to make sure they still meet your needs.



Medical Plans

> Cost Increases

Contribution rates across all medical plan options will increase for both the university and employees in 2026. Your actual increase will depend on your plan selection, covered dependents and salary level.

> New Plan Option

We're introducing a new medical plan option to give employees additional choice: the High-Deductible Health Plan (HDHP), which includes access to a Health Savings Account (HSA).

> Discontinuation of POS B No Drug Plan

As we communicated last year, the POS B No Drug plan will no longer be available in 2026. If you are enrolled in this plan for 2025, you'll need to select a new plan for 2026. If you do not take any action, you will be automatically enrolled in the POS D plan.

> Rochester Regional Health Copay Change

Beginning in 2026, the discounted copay for Rochester Regional Health providers will no longer apply. Copays will be the same as other in-network providers across all plans, except for the HDHP with HSA, which does not include copays.

> Specialty Prescription Copay Assistance

We're introducing two copay assistance programs, PillarRx and HelpScript, to significantly reduce out-of-pocket costs for members who use certain specialty drugs.

Other Benefits

> All Other Benefits Remain the Same

There will be no changes to your Dental, Vision, Life, Accidental Death and Dismemberment (AD&D), Disability and Legal Services options.

Medical Plan Contribution Increases

Colleges and universities nationwide continue to face growing financial challenges driven by several factors, including fewer students considering college, shifts in federal research funding, and more. RIT is no exception.

While contribution rate increases are never welcome news, RIT will continue to fund the majority of your medical premiums, which are also increasing for the university next year.

Tips to Help You Save on Health Care Costs

We understand it's more important than ever to get the most value from your medical plan. Here are a few ways you can save money while staying healthy:

> Use in-network providers

Excellus BlueCross BlueShield providers will give you high-quality care at the most cost-effective rates.

> Get your preventive care

Well visits and routine screenings are covered at 100% under all RIT medical plans. These visits often turn up nothing, giving you peace of mind. Sometimes, however, they detect issues early, which can help you avoid more serious health problems and higher costs down the road.

> Know your prescription drug options

Generic medications are safe, effective and approved by the Food and Drug Administration. They typically cost much less than brand-name medications. If your prescription is eligible for one of RIT's two new copay assistance programs, you can use the program to save significantly on specialty medications.

> Use Excellus BlueCross BlueShield's online resources

Visit member.excellusbcbs.com for articles about a variety of health topics, discounts on health and fitness products and services, health coaching, healthy recipes and more.

Expanding Your Choices

Introducing the High-Deductible Health Plan (HDHP) with Health Savings Account (HSA)

As part of our ongoing commitment to your well-being, we are introducing a new medical plan this year: the HDHP. We know every employee's health care needs are different, and we want to ensure you have options to support your personal health and lifestyle.

The HDHP may be a good fit if you prefer lower premiums in exchange for higher out-of-pocket costs when receiving

care. It also includes access to an HSA, which allows you to save tax-free dollars for qualified medical expenses, giving you more control and flexibility in how you manage your health care spending.

The HDHP provides national in-network coverage, which makes it a good option for employees and dependents who live outside the Rochester area and need out-of-area care.

Your Health, Your Choice: Introducing Upwise

We understand health care isn't one size-fits-all. The right choice for you is one that fits your health, lifestyle and preferences. New this Open Enrollment, RIT is partnering with Upwise to offer a free medical plan cost calculator to help you make an informed decision. Simply input information about your personal situation and needs, and Upwise will provide recommendations. Get started with Upwise by visiting rit.edu/hrboe25 and clicking Resources.

Understanding the HSA

The HSA, administered by Fidelity, allows you to set aside tax-free funds¹ to spend on any eligible health care expenses you choose—now or in the future. Participation is optional; you choose whether to enroll.

Contributing to Your HSA

You make pre-tax contributions from your paycheck to your HSA in any amount you choose, up to the IRS's annual limit. Once you enroll in the HDHP and activate your account with Fidelity, your contributions will be deposited directly into your HSA. You'll receive a debit card to access these funds. When you activate your account, you agree to pay Fidelity's \$20 annual account maintenance fee, billed in \$5 quarterly installments and deducted from your HSA funds. For more information about activating your HSA, visit rit.edu/hrboe25.

In 2026, RIT will make an HSA contribution of \$300 for regular full-time employees who elect individual coverage and \$600 for regular full-time employees who cover one or more dependents. This contribution will be credited in two installments: half in March and half in September.

¹ HSA contributions and earnings are free of federal taxes, but are considered taxable income in some states.

2026 HSA Contribution Limits

Coverage Level	2026 IRS Limit	RIT's Initial Seed Contribution in 2026	Your Maximum Payroll Election
Individual	\$4,400	\$300	\$4,100
Family	\$8,750	\$600	\$8,150

Note: If you are age 55 or older, you're eligible to contribute an **additional \$1,000** per year.



Exploring the Unique Features of an HSA

- > **You own your HSA:** An HSA is portable, which means the account is yours to keep for as long as you'd like, even if you change medical plans, leave RIT or retire. Unlike a Flexible Spending Account (FSA), your HSA funds do not expire annually; there is no "use it or lose it" rule.
- > **Adjust your contribution amount any time:** While you make your initial HSA contribution election during Open Enrollment, you can change your contribution amount at any time throughout the year.
- > **Triple-tax advantage:** An HSA offers three key tax benefits:



Tax-free¹ when you contribute

Your HSA contributions are made before taxes, which means you'll pay less in taxes on your overall income.



Tax-free as your account grows

You earn tax-free interest on your money over time. The interest you earn even earns interest!



Tax-free when you spend

When you use your HSA funds for qualified health care expenses, you don't pay taxes on those payments.

¹ HSA contributions and earnings are free of federal taxes, but are considered taxable income in some states.

- > **Control your spending and saving:** When you receive care, you decide if you want to pay with your HSA funds or out-of-pocket. Saving your HSA dollars now can help you pay for significant or unexpected health care expenses in the future. If you choose to save, you can invest some or all of your balance in a variety of funds through Fidelity, RIT's chosen HSA partner. This gives your savings the potential to grow over time, like a retirement plan for health care expenses.

HSA Eligibility

You must meet specific eligibility requirements to contribute to an HSA. Before enrolling, please review the requirements below to ensure you are eligible:

- > The IRS requires you to be enrolled in a qualified HDHP to contribute to an HSA. You may not contribute if you are enrolled in a POS plan.
- > If you contribute to an HSA, you may not contribute to a Health Care FSA at the same time, including through your spouse's employer. However, you may contribute to both an HSA and Dependent Care FSA at the same time.
- > If you or your spouse are enrolled in a health care flexible spending account (FSA) for 2025 and enroll in the HDHP for 2026, **you must spend down your FSA balance to \$0 by Dec. 31, 2025**, to be eligible to contribute to the HSA or receive RIT's employer contribution.

Understanding the HSA vs. Health Care FSA

While both an HSA and Health Care FSA allow you to set aside pre-tax dollars to pay for medical, dental and vision expenses, there are key differences between the two accounts.

Comparing Your Account Options

Feature	HSA	Health Care FSA
Who owns the account?	You	RIT
Who can contribute?	You and RIT	You only
Can you invest the money?	Yes	No
Can you keep the balance if you leave RIT?	Yes	No
What are the tax benefits?	Pre-tax contributions, tax-free growth, tax-free withdrawals (all in most states)	Pre-tax contributions and tax-free withdrawals
Can funds roll over year to year?	Yes, even into retirement	No, unused funds are forfeited



- > If you are enrolled in any part of Medicare, TRICARE or Social Security Disability Insurance (SSDI), you are not able to participate in an HSA.

Learn More

We know you may have more questions about how the HDHP with HSA works. Find additional information and tools by visiting rit.edu/hrboe25.

Other Medical Plan Changes

Discontinuation of the POS B No Drug Plan

The POS B No Drug plan will be discontinued for 2026 because it is not considered creditable coverage under Medicare. If you are enrolled in this plan for 2025, you must elect a new plan during Open Enrollment. If you do not make a new election, you will be automatically enrolled in the POS D plan.

Medical plan options for 2026 include:

- > POS A
- > POS B
- > POS D
- > HDHP
- > PPO (out-of-area employees only)

For more information about each option and to access the Upwise medical plan cost calculator, visit rit.edu/hrboe25.

Please Note:

Aside from the change to Rochester Regional Health copays, all other plan design features of the POS A, POS B, POS D and PPO plans will remain the same for 2026.

Copay Assistance Programs for Specialty Prescription

As prescription drug costs continue to rise, RIT is introducing two new copay assistance programs to help employees and their covered dependents reduce the cost to fill the specialty medications they need for complex or chronic conditions:

- > **PillarRx:** For medications filled through OptumRx, such as those picked up at a pharmacy
- > **HelpScript:** For medications processed through Excellus medical coverage, such as those administered in a doctor's office or through infusions

These programs work alongside your pharmacy benefits to help reduce—or in some cases eliminate—the cost of certain specialty medications. Both programs are confidential and provide access to certified pharmacy technicians who can help fill specialty prescriptions, manage claims and coordinate between pharmacies, drug manufacturers and Excellus. If you or a covered dependent takes a medication that qualifies for either program, PillarRx or HelpScript will contact you directly.



What Isn't Changing?

Aside from the changes outlined above, all other benefit options will remain the same for 2026, including Dental, Vision, Life, AD&D, Disability and Legal Services.

Most of your 2025 elections will automatically carry over into 2026 unless you make changes. However, you'll need to elect a new plan in Oracle Employee Self-Service during Open Enrollment if:

- > You are enrolled in the **POS B No Drug Plan** in 2025
- > You want to enroll in the **HDHP with HSA**
- > You want to contribute to a **Health Care FSA** and/or **Dependent Care FSA**

Support When You Need It: Employee Assistance Program (EAP)

Sometimes a little help can make a big difference. RIT's EAP, provided through Bree Health®, is available to all full- and part-time employees, as well as spouses/partners and eligible children.

The EAP, offers confidential, no-cost support for a wide range of personal and work-life needs, including:

- > **Health advocacy services:** Assistance with resolving medical billing issues, insurance questions, and prescription coverage concerns.
- > **Counseling:** Up to six free sessions per issue, per year for you and each household family member.
- > **Work-life resources:** Coaching and support for financial and legal matters, child and elder care needs and more.
- > **Employee discounts:** Access to employee savings through Bree Health's partnership with Working Advantage.

Take advantage of the EAP today by visiting login.breehealth.com (company ID: 10924), downloading the Bree Health app or calling 800-327-2255.



Make Informed Choices for 2026

We encourage you to take full advantage of the comprehensive benefits and programs RIT offers to support your health and well-being in 2026 and beyond. Review your options, get support and make informed decisions for 2026. Visit rit.edu/hrboe25.

Get Your Vaccines!

Wegmans will be on campus to administer free flu vaccines to the RIT community. COVID-19 vaccines may also be available, depending on supply. Walk-ins will be accepted on a first come, first serve basis at the Benefits Fair.



Schedule an appointment by visiting rit.edu/betterme/vaccines or scanning the QR code.

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Department of Human Resources
8 Lomb Memorial Drive
Rochester, NY 14623-5604

Enrollment Information, Resources, and Contact Information

Visit rit.edu/hrboe25 to explore plan details, tools and resources. The site will be updated continuously with the latest information, so check back regularly.

Questions? Call the RIT Service Center at 585-475-5000 or visit help.rit.edu.

Heath Care

Medical

Excellus BlueCross BlueShield
877-253-4797
excellusbcbs.com/rit

Prescription Drug

OptumRx
855-209-1300
optumrx.com

Prescription Drug

Wegmans
800-934-6267
(Call to be transferred to
your local store.)
wegmans.com

Vision

VSP
800-877-7195
vsp.com

Dental

Excellus BlueCross BlueShield
800-724-1675
excellusbcbs.com/rit

Health Savings Account

Fidelity
800-544-3716
netbenefits.com/RIT

Retirement Program

Fidelity

800-343-0860
netbenefits.com/RIT

TIAA

800-842-2776
585-246-4600
877-209-3144 (local)
tiaa.org/RIT

Investment Advice Program

CAPTRUST
800-967-9948
captrustadvice.com

Other Benefits

Employee Assistance Program

Bree Health
800-327-5555
login.breehealth.com (company ID:
10924)

Legal Services Plan

MetLife Legal Plans
800-821-6400
legalplans.com
access code: 570005

This RIT 2026 Benefits Open Enrollment Newsletter is distributed to employees to help explain RIT's employee benefits plans, describe features and provide information on how to better use benefits. Some information contained in this newsletter may not apply to you. This newsletter does not replace the document/contract, unless specifically identified as a change in plan provision. If there is any confusion or conflict regarding plan features, the document/contract will be the final authority. RIT reserves the right to change, modify, discontinue or terminate benefits at any time for any reason.