

Open Enrollment

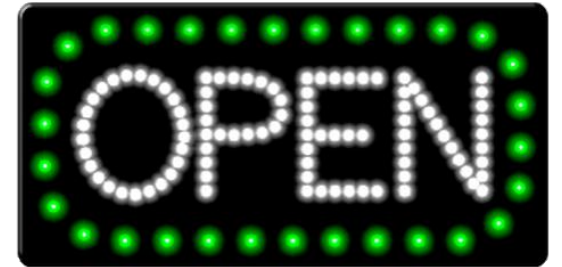
2026

Agenda

- | Open Enrollment Overview
- | Highmark Medical & Prescription Drug Coverage
- | Health Savings Account
- | Flexible Spending Accounts
- | Dental Coverage
- | TIAA
- | Supplemental Benefits
- | Employee Assistance Program
- | Enrollment Reminder

Open Enrollment

- | Open Enrollment is Friday November 7 – Friday November 21
- | Enrollment changes are effective January 1, 2026
- | Only time of the year to:
 - | Enroll in or change Health and Dental plans
 - | Add or Remove Dependents
 - | Set your Health Savings Account (HSA) contribution
 - | Set your Flexible Spending Account (FSA) contribution for dependent care



Changes during the year are limited to qualifying life events and a 30-day window

Open Enrollment Tips

- | On November 7, you will receive an email with the Open Enrollment link
- | You will Log onto Benefit Solver using your Gettysburg Credentials to make your 2026 benefit elections.
- | You will need to update your life insurance beneficiaries this year.

Attend a Virtual Information Meeting

- Thursday October 30 – 10:00 am and 4:00 pm
- Wednesday November 5 – 11:00 am and 2:00 pm

Need Assistance Enrolling? Join HR...

- Wednesday, November 12 – 11:30-12:30 pm
Glatfelter Computer Lab, Room 201
- Tuesday, November 18 – 12:30-1:30 pm
217 Economics Computer Lab Room

Highmark BlueShield Health Plan

Gettysburg College is dedicated to providing a comprehensive health insurance plan that offers quality care for you and your family

- | Human Resources, Finance, and the Benefits Advisory Committee (BAC) have been exploring how the College can best manage rising health plan costs while also providing choice. Together, we have evaluated various options that work to control our costs effectively.
- | Effective **January 1, 2026**, the College will be offering 2 health plan options. While they are both similar to the current plan, we will be introducing two plans with different deductible types: aggregate and embedded.
- | Gettysburg created cost estimator tool employees may use to assist with choosing the plan that best suits their family needs.
- | As part of this transition, the Alera Group will be available for 1:1 consultations to review the new options.
- | Employee premiums will depend upon your plan choice, salary band, and coverage level (employee-only, employee plus spouse, employee plus children, or family).

Medical Plan Overview

- | Effective 1/1/26 Offering 2 Qualified High Deductible Health Plans (HDHP)
 - | Individual deductible: \$1,700/Family deductible: \$3,400 – **AGGREGATE Deductible**
 - | Individual deductible: \$3,400/Family deductible: \$6,800 – **EMBEDDED Deductible**
- | Health Savings Account (HSA) Eligible
- | Preventative services covered in full
 - | Well-child visits
 - | Adult physical (one/calendar year)
 - | Screening mammography, pap tests
- | Vision coverage (included in medical)
 - | Free eye exam every 12 months
 - | \$60 frame allowance
 - | \$75 contact lens allowance



Medical plan comparison current vs. 2026

Plan Design	Current	Dual Option	
		\$1700/3400	\$3400/6800
Deductible	\$2,000/4,000	\$1,700/3,400	\$3,400/6,800
Deductible Type	Aggregate	Aggregate	Embedded
Cost After Deductible	Copays \$10-100	10% Coinsurance	10% Coinsurance
Maximum Out-of-Pocket	\$8,050/16,100	\$5,000/10,000	\$6,000/12,000
HSA Contribution	\$750/1,500	\$500/1,000	\$1,000/2,000
Premiums	Middle	Highest	Lowest
Deductible Change		Dual Option	
Employee Only	n/a	-300	1400
All Other Tiers	n/a	-600	2800

Deductible Options - Aggregate vs. Embedded

Understanding the Difference:

| **Aggregate Deductible:**

- | Family deductible must be met before coverage begins
- | All family expenses count toward one total
- | 2026 Deductible must be at least \$1,700
- | **When it's beneficial:** The main advantage is its simplicity, as every claim contributes to a single deductible amount.

| **Embedded Deductible:**

- | Individual deductibles within family plan
- | Coverage begins when individual meets their deductible
- | 2026 Deductible must be at least \$3,400 individual
- | **When it's beneficial:** This type of deductible is advantageous for families with a single member who has significant medical expenses, such as a child with a hospital stay

Coinsurance vs. Copays

| Member share:

- | Copays – set dollar amount per service. E.g. \$20 Primary Care Visit

- | Coinsurance – set percentage per service

- | Primary care visit

- | Highmark allowed amount = \$150

- | Member cost share at 10% = \$15

- | Specialist visit (dermatology, ENT, etc.)

- | Highmark allowed amount = \$250

- | Member cost share at 10% = \$25

\$1,700/\$3,400 HDHP

Highlights:

- | Aggregate deductible
 - | Full family deductible of \$3,400 must be satisfied before coinsurance phase
- | All medical services applied to deductible
- | 10% Coinsurance applies after deductible
 - | Coinsurance maximum of \$2,000/\$4,000 – medical costs covered in full once satisfied
- | Prescription drug costs up to out-of-pocket maximum
- | If Out of Pocket Maximum is satisfied, then all medical and prescription drug costs are no cost for remainder of the plan year

Gettysburg funded HSA \$500/\$1,000

Health Plan Benefits	In-Network	Out-of-Network
Deductible	\$1,700/3,400	\$3,400/6,800
Deductible Format	Aggregate	
Coinsurance	10%	30%
Coinsurance OOP Max	\$2,000/4,000	\$5,000/10,000
Telemedicine*	\$0 Post Ded	n/a
Primary Care*	<i>Ded. & Coin.</i>	Ded. & Coin.
Specialist Care*	<i>Ded. & Coin.</i>	Ded. & Coin.
Urgent Care*	<i>Ded. & Coin.</i>	Ded. & Coin.
Emergency Room*	Ded. & Coin.	Ded. & Coin.
Inpatient	Ded. & Coin.	Ded. & Coin.
Outpatient	Ded. & Coin.	Ded. & Coin.
Pharmacy-Retail*	20%, \$10-100	n/a
Pharmacy-Mail Order*	20%, \$20-200	n/a
Max Out-of-Pocket	\$5,000/10,000	n/a
Max OOP Format	Aggregate**	
HSA Contributions	\$500/1,000	

\$1,700/\$3,400 HDHP – Inpatient Scenario

Health Plan Benefits	In-Network	Out-of-Network
Deductible	\$1,700/3,400	\$3,400/6,800
Deductible Format	Aggregate	
Coinsurance	10%	30%
Coinsurance OOP Max	\$2,000/4,000	\$5,000/10,000
Telemedicine*	\$0 Post Ded	n/a
Primary Care*	Ded. & Coin.	Ded. & Coin.
Specialist Care*	Ded. & Coin.	Ded. & Coin.
Urgent Care*	Ded. & Coin.	Ded. & Coin.
Emergency Room*	Ded. & Coin.	Ded. & Coin.
Inpatient	Ded. & Coin.	Ded. & Coin.
Outpatient	Ded. & Coin.	Ded. & Coin.
Pharmacy-Retail*	20%, \$10-100	n/a
Pharmacy-Mail Order*	20%, \$20-200	n/a
Max Out-of-Pocket	\$5,000/10,000	n/a
Max OOP Format	Aggregate**	
HSA Contributions	\$500/1,000	

Services Included:

- Inpatient Facility
- Inpatient Services

\$1,700/\$3,400 HDHP Plan	Employee Only Coverage	Family Coverage
Total Cost	\$8,000	\$8,000
Deductible Expenses	\$1,700	\$3,400
Applied to Coinsurance	\$6,300	\$4,600
High Mark Pays 90%	\$5,670	\$4,140
Member Pays 10%	\$630	\$460
Applied to Out-of-Pocket Maximum (\$5,000/\$10,000)	\$2,330	\$7,400
Total Member Paid	\$2,330	\$3,860

*Aggregate: the entire family deductible must be met before coinsurance is applied for any individual family member

Premiums for the \$1,700 Plan

Less than \$40k				
	Total Premium	Gettysburg Monthly	Employee Monthly	Employee Per Pay
Employee Only	\$882.00	\$823.00	\$59.00	\$29.50
Employee + Spouse	\$1,836.00	\$1,605.00	\$231.00	\$115.50
Employee + Child(ren)	\$1,646.00	\$1,439.00	\$207.00	\$103.50
Family	\$2,832.00	\$2,445.00	\$387.00	\$193.50

Less than \$80k				
	Total Premium	Gettysburg Monthly	Employee Monthly	Employee Per Pay
Employee Only	\$882.00	\$799.00	\$83.00	\$41.50
Employee + Spouse	\$1,836.00	\$1,556.00	\$280.00	\$140.00
Employee + Child(ren)	\$1,646.00	\$1,395.00	\$251.00	\$125.50
Family	\$2,832.00	\$2,368.00	\$464.00	\$232.00

Greater than \$80k				
	Total Premium	Gettysburg Rate	Employee Rate	Employee Per Pay
Employee Only	\$882.00	\$779.00	\$103.00	\$51.50
Employee + Spouse	\$1,836.00	\$1,523.00	\$313.00	\$156.50
Employee + Child(ren)	\$1,646.00	\$1,365.00	\$281.00	\$140.50
Family	\$2,832.00	\$2,317.00	\$515.00	\$257.50

\$3,400/\$6,800 HDHP

Highlights:

- | Embedded deductible
 - | Each person on the plan has their own \$3,400 deductible, family maximum \$6,800.
- | All medical services applied to deductible
- | 10% Coinsurance applies after deductible
 - | Coinsurance maximum of \$2,500/\$5,000 – medical costs covered in full once satisfied
- | Prescription drug costs up to out-of-pocket maximum
- | If Out of Pocket Maximum is satisfied, then all medical and prescription drug costs are no cost for remainder of the plan year

Gettysburg funded HSA \$1,000/\$2,000

Health Plan Benefits	In-Network	Out-of-Network
Deductible	\$3,400/6,800	\$6,800/13,600
Deductible Format	Embedded	
Coinsurance	10%	30%
Coinsurance OOP Max	\$2,500/5,000	\$5,000/10,000
Telemedicine*	\$0 Post Ded	n/a
Primary Care*	<i>Ded. & Coin.</i>	Ded. & Coin.
Specialist Care*	<i>Ded. & Coin.</i>	Ded. & Coin.
Urgent Care*	<i>Ded. & Coin.</i>	Ded. & Coin.
Emergency Room*	<i>Ded. & Coin.</i>	Ded. & Coin.
Inpatient	Ded. & Coin.	Ded. & Coin.
Outpatient	Ded. & Coin.	Ded. & Coin.
Pharmacy-Retail*	20%, \$10-100	n/a
Pharmacy-Mail Order*	20%, \$20-200	n/a
Max Out-of-Pocket	\$6,000/12,000	n/a
Max OOP Format	Embedded**	
HSA Contributions	\$1,000/2,000	

\$3,400/\$6,800 HDHP – Inpatient Scenario

Health Plan Benefits	In-Network	Out-of-Network
Deductible	\$3,400/6,800	\$6,800/13,600
Deductible Format	Embedded	
Coinsurance	10%	30%
Coinsurance OOP Max	\$2,500/5,000	\$5,000/10,000
Telemedicine*	\$0 Post Ded	n/a
Primary Care*	Ded. & Coin.	Ded. & Coin.
Specialist Care*	Ded. & Coin.	Ded. & Coin.
Urgent Care*	Ded. & Coin.	Ded. & Coin.
Emergency Room*	Ded. & Coin.	Ded. & Coin.
Inpatient	Ded. & Coin.	Ded. & Coin.
Outpatient	Ded. & Coin.	Ded. & Coin.
Pharmacy-Retail*	20%, \$10-100	n/a
Pharmacy-Mail Order*	20%, \$20-200	n/a
Max Out-of-Pocket	\$6,000/12,000	n/a
Max OOP Format	Embedded**	
HSA Contributions	\$1,000/2,000	

Services Included:

- Inpatient Facility
- Inpatient Services

\$3,400/\$6,800 HDHP Plan	Employee Only Coverage	Family Coverage
Total Cost	\$8,000	\$8,000
Deductible Expenses	\$3,400	\$3,400
Applied to Coinsurance	\$4,600	\$4,600
High Mark Pays 90%	\$4,140	\$4,140
Member Pays 10%	\$460	\$460
Applied to Out-of-Pocket Maximum (\$6,000/\$12,000)	\$3,860	\$3,860
Total Member Paid	\$3,860	\$3,860

*Embedded: each covered family member only needs to satisfy individual deductible to pay coinsurance. Once entire family deductible is satisfied everyone on the plan pays coinsurance.

Premiums for the \$3,400 Plan

Less than \$40k				
	Total Premium	Gettysburg Rate	Employee Rate	Employee Per Pay
Employee Only	\$798.00	\$770.00	\$28.00	\$14.00
Employee + Spouse	\$1,660.00	\$1,477.00	\$183.00	\$91.50
Employee + Child(ren)	\$1,488.00	\$1,324.00	\$164.00	\$82.00
Family	\$2,562.00	\$2,242.00	\$320.00	\$160.00

Less than \$80k				
	Total Premium	Gettysburg Rate	Employee Rate	Employee Per Pay
Employee Only	\$798.00	\$742.00	\$56.00	\$28.00
Employee + Spouse	\$1,660.00	\$1,428.00	\$232.00	\$116.00
Employee + Child(ren)	\$1,488.00	\$1,280.00	\$208.00	\$104.00
Family	\$2,562.00	\$2,171.00	\$391.00	\$195.50

Greater than \$80k				
	Total Premium	Gettysburg Rate	Employee Rate	Employee Per Pay
Employee Only	\$798.00	\$726.00	\$72.00	\$36.00
Employee + Spouse	\$1,660.00	\$1,411.00	\$249.00	\$124.50
Employee + Child(ren)	\$1,488.00	\$1,265.00	\$223.00	\$111.50
Family	\$2,562.00	\$2,114.00	\$448.00	\$224.00

Highmark's Well360 Virtual Health

24/7 Access to Care from anywhere:

- Urgent care/Acute illnesses
- Behavioral health therapy

It is easy to access and navigate when members need convenient, real-time virtual urgent care visits and virtual access to behavioral health.

Highmark works with **Amwell** as their exclusive vendor solution.

Register at Well360VirtualHealth.com or download the Well360 Virtual Health app

No cost to members

Good news: To keep all your health in one place, Well360 Virtual Health is now exclusively available in the **My Highmark app** under the **Get Care** section.



Just scan this QR code to download the app or visit the website at **MyHighmark.com** to get care today.

Highmark's Sword Program

Virtual Physical Therapy Solution

- Get expert guidance at your fingertips with Sword
- Combining personalized support with the latest digital tools
- Sword gives you the freedom to help overcome joint and muscle pain anytime, anywhere

Here's how it works:

Using a tablet and motion sensors that track and guide your movement, you're matched with a physical therapist who creates a customized, self-guided care plan, then monitors your progress while providing ongoing support.

Sword may also help you avoid surgery or reduce your need for medication.

The best part?

It is included in our health care plan at no cost.

Highmark Prescription Drug Program

Formulary is the list of medications covered by the plan. Updated regularly per year based on latest research & clinical evidence. Copays are determined by the Tier:

Generics

Safe, effective & have the same active ingredients as a brand name medication, but cost an average of 85% less (brands with expired patents)

Preferred

Lower cost or more clinically effective than non-preferred or excluded

Non-Preferred

Highest cost or medications with clinical alternatives

Specialty

High complexity medications purchased through a specialty pharmacy

Excluded

Medications with clinical alternatives or generics that are not covered by the plan. Members must choose an alternative therapy.

Highmark Prescription Drug Program

- | Preventative RX – save on the drugs you need
 - | Highmark prescription drug coverage includes Preventive Medication Coverage.
 - | The Preventive Medication List includes some of the most commonly prescribed preventive care drugs.
 - | Preventive Medication Coverage is a list of preventive prescription medications that are available to you without meeting your deductible. You would pay your normal 20% cost share (\$10 min. – \$100 max), making it easier for you to afford your medications.
- | Understand RX Cost and Alternatives
 - | Inquire with your doctor or pharmacy for copay assistance or manufacturer coupons available
 - | Check out GoodRx.com for a list of possible alternatives to talk to your doctor about.

This website will not tell you if a drug is on the Formulary. Only Highmark's website will confirm formulary coverage. The GoodRx website is a good resource for information. We are not recommending their services.

Highmark Prescription Drug Program

Drug formulary updates for January 2026

- | Impacted members will be contacted by Highmark (mailed letter)

To check status of medications:

- | Visit Highmark BlueShield website – www.highmark.com/member/blueshield
- | Select “Quick Links Formulary” under “What would you like to do today?”
- | Select Highmark Core Formulary
- | Search for specific medication or search by condition
- | The tiers determine the cost of the medication – “NF” means the medication is not covered under the plan. Consult with your doctor for alternatives



Plan Comparison Calculator

Use our plan comparison calculator to evaluate your health care options.



Health Savings Account (HSA)

| 2026 Maximum contribution:

| **Single \$4,400** **Family \$8,750**

| Gettysburg contribution for those who participate in the Highmark 1700 HDHP:

| **Single \$500** **Family \$1,000**

| Gettysburg contribution for those who participate in the Highmark 3400 HDHP:

| **Single \$1,000** **Family \$2,000**

If you are over the age of 55 years old, you can contribute an extra \$1000

| May fund through payroll deduction – pre-tax payroll deduction – per pay or lump sum – *EASIEST WAY!*

| Or may make post-tax deposits directly to Optum (our HSA vendor) – take a deduction on Form 1040

Health Savings Account (HSA)

What are the eligibility requirements for contributing to an HSA Account?

- Must be covered by a qualifying High Deductible Health Plan (HDHP)
- CANNOT be on Medicare
- CANNOT be covered by other health insurance that is not a HDHP
- CANNOT be eligible to be claimed as a dependent on another person's tax return

Enrolled in Medicare and Gettysburg medical coverage?

The college will provide HSA contribution as post-tax wages and add additional amount to offset taxes

Health Savings Account (HSA)

- | May be used for qualified medical expenses:
 - | Medical plan deductible, copay, and coinsurance
 - | Dental
 - | Vision
 - | IRS Section 213(d) expenses
- | HSA money is yours to keep - unused money in your HSA isn't forfeited at the end of the year; it continues to earn interest, tax-deferred.
- | Portable — you own the account funds even after changing employers, retirements, etc.
- | You are in control of your account- You decide how to spend your money.



Flexible Spending Accounts- FSA

Set aside **pre-tax dollars** to pay for health &/or dependent care expenses.

Healthcare Spending Account for Employees Who Cannot Have an HSA (Medicare eligible or enrolled in health coverage elsewhere)

- **\$3,400** Annual Maximum; Account is “Use It or Lose It”
- Your full employee contribution is available to you on January 1
- Covers medical, Rx, dental, vision and many OTC expenses for employee, spouse & children
- **Grace Period:**
 - You have until 3/15/26 to use up all 2025 funds and until 6/15/26, to submit all claims for 2025.

Optum

Childcare Reimbursement Account

- Up to \$7,500 annually (requires Tax ID # of provider)
- Eligible expenses include:
 - Care for dependent children: before and after school care, daycare, nursery school, preschool, summer camp
 - Care for your spouse or a relative who is physically or mentally incapable of self-care and lives in your home

The FSA for childcare is Not fully funded in January, you can only use funds that are available in the account.

**Gettysburg
College**

Dental

- | Delta Dental
- | High and Low Plans

Use any dentist! Delta PPO & Premier Providers accept max plan allowances.
Out-of-network providers may balance bill any charges over the allowed amount.

High Plan			
	Monthly	Gettysburg Share	Employee Share
Employee Only	\$26.06	\$18.78	\$7.28
Two Person	\$52.12	\$30.06	\$22.06
Family	\$84.70	\$42.15	\$42.55

Low Plan			
	Monthly	Gettysburg Share	Employee Share
Employee Only	\$21.20	\$19.22	\$2.00
Two Person	\$42.44	\$30.95	\$11.49
Family	\$68.97	\$43.59	\$25.38

TIAA

- | Gettysburg College offers a retirement program for employees who work at least 1,000 hours annually. After a two-year waiting period, the College will contribute 7% of your base salary to a retirement annuity with TIAA.
- | **Supplemental Retirement Annuity:** You may immediately contribute to a Supplemental Retirement Annuity (Tax-Deferred Annuity) through [TIAA](#).
- | **ROTH Option** We now offer a ROTH option for current employees. This allows you to make **after-tax** contributions and accumulate earnings tax-free, enhancing your retirement savings.
- | **Contribution Limits for 2026**
 - For those under age 50: Maximum annual tax-deferred contribution is \$24,500
 - For those age 50 and over: Maximum annual tax-deferred contribution is \$32,500
 - As a reminder, you can change your voluntary contribution amount as often as you want throughout the year. In 2026, we will be implementing a direct service to TIAA where you can start, stop and change your voluntary contributions. For now, please use the Kual form found in Benefit Solver.

Gettysburg College Retirement Healthcare Savings Plan

- | As you get older, healthcare costs are likely to take up a larger portion of your budget, and Medicare may not be enough. Gettysburg College established the Retirement Healthcare Savings Plan to help you prepare and pay for medical expenses in retirement.
- | To participate in the plan, you must be at least 35 years old and have been employed at Gettysburg College for a period of at least 2 years. All employees over the age of 21 may make voluntary after-tax contributions to the plan.
- | This plan complements your retirement program and offers tax advantages as you accumulate savings and when you retire:
 - Tax-free employer contributions
 - Tax-free investment earnings
 - Tax-free reimbursement for qualified medical expenses during retirement
- | In addition, you have the opportunity to save even more by making your own contributions on an after-tax basis. Any earnings are tax free as long as the money is used to pay qualified healthcare costs.
- | As a reminder, you can change your voluntary contribution amount as often as you want throughout the year. Please use the Kuali form in Benefit Solver.

Supplemental Benefits

| AFLAC

| Accident

| Cancer

| Specified Health

| United Legal

| Computer Purchase Program

| 2-year interest free loan

Gettysburg College ID
Information

Bookstore charge policy

10% Discount

Growing Places

On campus daycare
center

Volunteer day off

Access to library and fitness
facilities

Employee Assistance Program

WELLSPAN®

- | **WellSpan Employee Assistance Program (EAP) powered by Quest Behavioral Health**

- | No cost to employees

- | **Professional Counseling**

- | You and your dependent family members are each eligible for 3 free counseling sessions per contract year. (Your benefits renew in January)

- Choose face-to-face or virtual
 - Professional confidential service

- | **Elder Care Consultants**

- | We offer one (1) phone consultation per calendar year per family with an elder care specialist.

- Legal and Financial Resources

- | **Resources for Everyday Living**

- | The confidential website **WorkLifeServices.net** offers you and your dependent family members a full spectrum of resources

Gettysburg
College

Open Enrollment Through Benefit Solver

- | Log in to our new employee benefits portal, **BenefitSolver**, using your Gettysburg College login credentials to make your benefit selections.
- | If you are currently enrolled in our health plan and do not make your selections by the deadline, you will be automatically enrolled in the **\$1,700 QHDP** plan. Employees who waived health coverage in 2025 will automatically remain waived for 2026.
- | Year Round, log on to Benefit Solver to make changes to HSA Voluntary Contributions, and use the Kuali form for TIAA.
- | For 2026, you must Update Life Insurance Beneficiaries
- | You have until **Friday, November 21, 2025, at 5 p.m.** , to make your benefit selections for the **2026 plan year**. Changes will take effect **January 1, 2026**.



REMINDER: Spouse or partner who is eligible for medical benefits with another employer-sponsored health plan is not eligible for coverage with Gettysburg College

Blood Screening Program

| We're pleased to offer blood screenings at no cost to employees again this year. Similar to last year, this year's screening will include:

- Total cholesterol, HDL, LDL, and triglycerides
- Total/HDL ratio, VLDL
- Glucose and blood pressure

We will use a voucher system, allowing you to obtain your screening at a designated WellSpan provider of your choice between **October 27 and December 31, 2025**.

The College will cover employee screenings. There will be a \$45 charge for spouses, partners, and retirees wishing to participate.

Vouchers must be picked up from the Human Resources Office by December 19 at noon.

Employee On-Campus Flu Clinic

We are pleased to offer an on-campus Flu Clinic

November 18, 9:00 AM – 4:00 PM

CUB 260

Register Here:



Benefit Information and Summary Annual Reports

- | For detailed information about 2026 benefits, please visit the [Benefits Website](#).
- | In compliance with the **Employee Retirement Income Security Act (ERISA)**, Gettysburg College must provide all plan participants with **Summary Annual Reports (SARs)** for our Gettysburg College Benefit Plans. These reports include important information about your rights under ERISA. Please retain them for your records.
- | Eligibility requirements are detailed in each plan's **Summary Plan Description (SPD)**.

Questions?

Thank you!