

Retiree Benefits Highlights



OPEN ENROLLMENT 2026

OCTOBER 2025

Overview

The annual open enrollment period for University of Rochester benefits for calendar year 2026 will be held from Monday, October 27–Monday, November 10, 2025.

This is the time to enroll, make a change, or waive coverage for your 2026 benefits.

New and Noteworthy

1. Upcoming Dependent Care Eligibility Audit

The University will be conducting a dependent eligibility verification audit to ensure compliance with our health and dental plan rules. This comprehensive audit supports our responsibility to manage health care costs and ensure only eligible dependents are covered under our plans.

From January through March, all employees will be required to submit documentation verifying that enrolled dependents meet the plan's eligibility criteria (find eligibility criteria on <https://uofr.us/dependents>). Dependents who are not verified will be removed from coverage at the end of the audit. This action may impact other benefit plans if applicable.

We are sharing this information now, during Open Enrollment, to give you an opportunity to review your current dependent enrollments and ensure accuracy when making benefit elections for 2026. Further details will be communicated in the coming months. In the interim, please refer to our Frequently Asked Questions page (<https://uofr.us/dependent-faqs>) for more information on the audit.

2. YOUR PPO and YOUR HSA-Eligible Plan Design Updates for 2026

For the 2026 plan year, there are changes to the YOUR PPO and YOUR HSA-Eligible Plans. Please review the 2026 Health Plans Comparison Chart included in this mailing for important updates to the YOUR PPO and YOUR HSA-Eligible plans, including deductibles, coinsurances, and copays. This tool provides an overview of the insurance options available to you and key differences between the two health care plan options.

2026 Non-Medicare Eligible Health Plans

- Excellus is the plan administrator
- Lifetime Benefit Solutions is the billing administrator for retiree non-Medicare eligible health plans

You have the following plan options

- YOUR PPO Plan
- YOUR HSA-Eligible Plan

2026 Retiree Dental Plans

- Excellus is the plan administrator
- Lifetime Benefit Solutions is the billing administrator for retiree dental plans
- You have the following plan options
 - Traditional Dental Plan
 - Medallion Dental Plan

Please see the enclosed Premium Sheet for details before making your 2026 benefit elections. Eligibility rules apply – contact retireebenefits@ur.rochester.edu for more information.

Plan Information

Making Changes

Elect, Waive, or Make a Change

If you do not wish to make a change to your benefits, there is no action required.

Your coverage will continue uninterrupted.

If you wish to make any change, including waiving coverage, please contact the Office of Total Rewards by phone at (585) 275-2084 or by email at retireebenefits@ur.rochester.edu. In order for your changes to be processed for 2026, forms must be received by November 10, 2025.

Reminders

- Changes to coverage made during Open Enrollment will be effective January 1, 2026.
- The University offers a University-sponsored Medicare Marketplace through Via Benefits for retirees over age 65. Please see the Total Rewards website for more details.
- If you are enrolled in MetLife Legal coverage, your time frame to make changes or cancel is October 27 through November 10. Visit YOURBenefitsExtras.com or call Corestream: (888) 935-9595.
- If you are enrolled in a private policy with VSP Direct and would like to make changes to your current plan, call VSP Member Services: (800) 785-0699.

Review your Eligibility

The Benefit Plans offered by the University of Rochester to eligible employees cover a wide range of benefits. Since eligibility for the plans varies and rules apply, please be sure to review the benefits eligibility website at rochester.edu/human-resources/benefits/eligibility-enrollment.

Contact Us

In addition to the enclosed documents, please visit our updated website at rochester.edu/totalrewards or call (585) 275-2084. If you have questions related to plan details, coverage of services, and continuation of care - contact the Excellus Dedicated Care Team at 1-800-659-2808 or 585-232-2632.

View our online live webinar or attend one of our virtual Q&A sessions to speak with a representative individually. Review the below virtual options and follow the instructions to get registered.

Event	Date	Time	Available Representatives
Retiree Webinar	October 23	12 p.m.–1 p.m.	Total Rewards
Retiree Q&A Session	October 29	11 a.m.–1 p.m.	Benefit Vendors
Retiree Q&A Session	November 3	11 a.m.–1 p.m.	Benefit Vendors
Retiree Q&A Session	November 6	5 a.m.–6:30 p.m.	Benefit Vendors

How to Register for Sessions and Webinars

- Registration is available through the University's online events calendar at Rochester.edu/totalrewards/openenrollment/events
- Click on the event you would like to attend
- Once the event is open, click on "Register"
- The register button will take you to a Zoom page to fill in your contact information



◀ Use the camera on your phone to scan the QR code and jump directly to helpful resources.

Please Note: This notification constitutes a Summary of Material Modifications ("SMM"). Please refer to the Summary of Benefits and Coverage (SBC) included in this mailing and located on the Total Rewards website for additional information.

Eligibility

Resources