2027 Benefits Open Enrollment

Frequently Asked Questions

Consolidated from the Benefits Webinars and 2027 Open Enrollment FAQ

Open Enrollment

Q. What is the timing for 2027 Open Enrollment?

A. Open Enrollment runs from October 26 through November 13, 2026. Employees must complete Open Enrollment in Workday by midnight Central Time on November 13, 2026.

Q. If I am satisfied with my current benefits, should I still review my elections?

A. Yes. Review your current elections, covered dependents, 2027 plan changes, and employee contributions before completing the Open Enrollment process.

Q. Can I change my benefits after Open Enrollment closes?

A. Generally, no. Changes are permitted only after an eligible qualifying life event, such as marriage, divorce, death, birth, adoption, or an employment-status change affecting eligibility. Employees have 31 days from the event date to submit the change and supporting documentation.

Q. Will the Open Enrollment period be extended because additional prescription drug information will be released after enrollment begins?

A. SLU acknowledged the concern and indicated that additional information would be provided when available. Employees should continue to follow the published Open Enrollment deadline unless SLU formally announces a change.

Q. Do I need to complete Open Enrollment in Workday if I am not changing my elections?

A. Employees should review their elections and beneficiaries. An active Workday election is required for the Health Care FSA, Dependent Care FSA, and HSA because those elections do not automatically carry over. All employees electing medical coverage must complete the Medical Plan Affidavit. If covering a spouse, failure to complete the affidavit may end the spouse's medical coverage. Other 2026 elections generally carry over to 2027.

Q. Will I receive new benefit ID cards based on my Open Enrollment elections?

A. Beginning in 2027, UnitedHealthcare will mail a physical ID card to new subscribers. Existing subscribers, including those changing plans or adding dependents, will not automatically receive a new card. A physical card may be requested through myuhc.com, the UnitedHealthcare app, or Member Services.

Q. Why does Open Enrollment remain open through November 13 if additional MedOne information will be released later?

A. Open Enrollment began October 26 and remains open through November 13, 2026. Additional MedOne transition information is expected during the week of November 9. Employees should continue to follow the published deadline unless SLU formally announces a change.

Q. Can I change my optional life insurance coverage during Open Enrollment?

A. Yes. During Open Enrollment, employees may review their optional life insurance elections and make permitted changes. Any increase may be subject to plan limits and evidence-of-insurability requirements.

Medical Plan Options, Costs, and Provider Tiers

Q. Where can I find the 2027 medical plan rates and cost-sharing amounts?

A. The 2027 Benefits Open Enrollment Guide includes employee contribution rates, copays, coinsurance, deductibles, and out-of-pocket maximums. Premiums are shown as monthly and biweekly amounts; deductibles and out-of-pocket maximums are annual amounts.

Q. What is the 2027 equivalent of the current PPO Plus Plan?

A. The current PPO option will be the Traditional Choice plan for 2027.

Q. How do the provider tiers work?

A. Medical plan cost sharing varies by provider tier. Generally, employees receive more favorable cost sharing through the SSM Health/SLU Tier 1 network. Review the Open Enrollment Guide for the deductible, copay, coinsurance, and out-of-pocket maximum that applies to each tier.

Q. Are all SSM Health providers considered Tier 1?

A. Most SSM Health providers, including SSM Health Saint Louis University Hospital, are in Tier 1. A small number of providers at other SSM hospitals may not be Tier 1, so employees should confirm a specific provider using the applicable provider directory.

Q. Can I enroll in the Advantage Choice Plus Plan and still use non-SSM specialists?

A. Yes. All three medical plans provide access to providers outside SSM Health. However, using a non-SSM provider may result in higher cost sharing, such as a higher deductible or coinsurance.

Q. How much more will I pay if I use a non-SSM provider?

A. The amount depends on the selected medical plan, provider tier, and service. Compare the applicable deductibles, copays, coinsurance, and out-of-pocket maximums in the 2027 Benefits Open Enrollment Guide.

Q. Under the Advantage Choice Plus Plan, does the 15% coinsurance for diagnostic and imaging services apply after the deductible?

A. Yes. The 15% coinsurance applies after the deductible is met. Preventive care is covered at 100% when plan requirements are satisfied.

Q. Why are medical premiums increasing when health insurers report significant profits?

A. SLU regularly evaluates its medical plan partners and plan performance. Employee premiums also reflect the University plan's projected claims, health care cost trends, prescription drug costs, plan design, and required funding, rather than a carrier's corporate profit.

Q. Are employees age 65 or older eligible for the High Deductible Health Plan?

A. Yes. Age alone does not prevent enrollment in the HDHP. However, enrollment in Medicare makes an individual ineligible to make or receive HSA contributions.

Q. What is changing with the medical plans for 2027?

A. SLU will offer three medical plan choices: the new Advantage Choice Plus Plan, the Traditional Choice Plus Plan, and the Qualified High-Deductible Health Plan. The Traditional Choice Plus Plan and HDHP have higher deductibles, out-of-pocket maximums, and certain cost-sharing amounts for 2027.

Q. What is the new Advantage Choice Plus Plan?

A. The Advantage Choice Plus Plan is a PPO designed to provide lower costs when members use SLUCare and SSM Health Tier 1 providers. Tier 1 features include a $250 individual deductible, a $500 family

deductible, a $10 primary care copay, and a $20 specialist copay. It uses the same prescription drug design as the Traditional Choice Plus Plan.

Q. How can I determine which medical plan best fits my situation?

A. SLU offers ALEX, a confidential virtual benefits counselor that provides personalized plan guidance. ALEX is available from a computer, tablet, or smartphone at https://start.myalex.com/slu/.

Q. Do I have to use SLUCare or an SSM Health provider under the Advantage Choice Plus Plan?

A. No. You may use non-SSM providers that participate in the UnitedHealthcare Choice Plus network. However, SLUCare and SSM Health Tier 1 providers generally offer lower member cost sharing. Non-SSM in-network providers are generally covered under Tier 2.

Q. What is the 2027 name of the current High Deductible Health Plan?

A. The plan will continue to be called the Qualified High-Deductible Health Plan, or QHDHP, for 2027.

Q. How are inpatient hospital services covered?

A. Inpatient hospital services are subject to the applicable deductible and then coinsurance until the applicable out-of-pocket maximum is reached. Review the 2027 Benefits Open Enrollment Guide for the cost sharing that applies to your plan and provider tier.

Q. How can I find a medical provider or specialist?

A. Use the provider search at myuhc.com or in the UnitedHealthcare app. Confirm the provider's network and tier before scheduling care because provider participation may change.

Q. What mental health resources are available?

A. ComPsych provides Employee Assistance Program services. For ongoing behavioral health or mental health care outside the EAP, use myuhc.com or the UnitedHealthcare app to identify participating providers and confirm the applicable provider tier and cost sharing.

Q. Are Quest Diagnostics and Labcorp preferred options for laboratory services?

A. Quest Diagnostics and Labcorp are generally cost-effective in-network options. Before receiving services, use myuhc.com or the UnitedHealthcare app to confirm network status, estimated cost, and other available laboratories.

Wellness Credit

Q. How do I qualify for the medical plan wellness credit?

A. Schedule and complete an annual wellness exam with your primary care provider. UnitedHealthcare provides SLU with information confirming completion of the wellness requirement, and SLU communicates with employees regarding the credit.

Q. How much is the wellness credit?

A. For 2027, the webinar identified a $70 monthly employee wellness credit and an additional $35 monthly credit for an eligible spouse who satisfies the applicable requirement.

Q. What is the deadline and provider requirement for the 2027 wellness credit?

A. The qualifying annual wellness physical must be completed between January 1 and November 30, 2026, by a licensed MD, DO, PA, or NP in Family Medicine, Internal Medicine, or Obstetrics/Gynecology.

Q. What if I do not have a primary care provider?

A. Employees may search for a Tier 1 provider through the SSM Health or SLUCare provider directories, contact Employee Well-Being at employeewellbeing@slu.edu, or access virtual primary care through myuhc.com or the UnitedHealthcare app.

Q. Why is it important to have a primary care provider?

A. A primary care provider supports continuity of care, preventive screenings and vaccinations, chronic-condition management, specialist coordination, personalized care, and more cost-effective use of health care services.

Q. How will I know whether I qualified for the 2027 wellness credit?

A. The Benefits Department will notify eligible employees by email. Notifications are currently being distributed.

Q. How do I submit documentation of my annual wellness exam?

A. Email the completed documentation to benefits@slu.edu. Do not include more medical information than is required to confirm completion of the wellness requirement.

Q. Can a virtual primary care visit satisfy the wellness requirement?

A. A virtual primary care visit may qualify if it meets the program requirements and is completed by an eligible provider. UnitedHealthcare virtual primary care resources are available through myuhc.com and the UnitedHealthcare app.

Health Savings Account (HSA)

Q. Who can contribute to a Health Savings Account?

A. You must generally be enrolled in an HSA-qualified High Deductible Health Plan and satisfy all applicable HSA eligibility requirements. Enrollment in SLU's other PPO option does not support HSA contributions.

Q. What happens to my HSA balance if I am no longer enrolled in the HDHP or I enroll in Medicare?

A. The existing HSA balance remains yours and may continue to be used for qualified medical expenses. You may not make or receive new HSA contributions after becoming ineligible, including after enrolling in Medicare.

Q. My spouse is enrolled in Medicare, but I am not. Can I still contribute to an HSA?

A. Yes. A spouse's Medicare enrollment does not, by itself, make you ineligible. You may contribute if you otherwise satisfy the HSA eligibility requirements.

Q. Is there an additional HSA contribution available beginning at age 55?

A. Yes. An HSA-eligible individual age 55 or older may generally make an additional $1,000 annual catch-up contribution.

Q. What should I know if I move from a Health Care FSA to an HSA?

A. IRS rules generally prohibit simultaneous coverage under a general-purpose Health Care FSA and an HSA. Employees moving to the HSA for 2027 must use all Health Care FSA funds by December 31, 2026. If funds remain, SLU's employer seed and employee HSA contributions will be delayed until the first available payroll in April 2027.

Q. When will SLU deposit its HSA employer contribution?

A. SLU will deposit the employer contribution to the Optum Bank HSA on the date of the first January paycheck. For an employee moving from a 2026 Health Care FSA to a 2027 HSA who has FSA funds

remaining on December 31, 2026, both employer and employee HSA contributions will be delayed until the first available payroll in April 2027.

Q. How much will SLU contribute to an HSA for 2027?

A. For employees enrolled in the Qualified HDHP and HSA effective January 1, 2027, SLU will contribute $400 for employee-only coverage and $800 for any other Qualified HDHP coverage level.

Q. What are the 2027 HSA contribution limits?

A. The 2027 IRS HSA contribution limits are $4,500 for self-only coverage and $9,000 for family coverage, including employer contributions. An HSA-eligible individual age 55 or older by December 31, 2027, may contribute an additional $1,000 catch-up amount.

Q. Do I need family HDHP coverage to contribute up to the family HSA limit?

A. Yes. The family HSA contribution limit generally applies only when the HSA-eligible individual has qualifying family HDHP coverage. Employee-only HDHP coverage is generally subject to the self-only HSA limit, even if HSA funds may be used for the qualified medical expenses of an eligible spouse or tax dependent.

Flexible Spending Accounts (FSA)

Q. Can I participate in the Health Care FSA if I am enrolled in Medicare?

A. Yes. Medicare enrollment does not, by itself, prevent an eligible employee from participating in an employer-sponsored Health Care FSA. Medicare enrollment does affect HSA contribution eligibility.

Q. Do I have to be enrolled in the HDHP to participate in a Health Care FSA?

A. No. A Health Care FSA is different from an HSA, and eligibility is not limited to employees enrolled in the HDHP.

Q. What is a Dependent Care FSA?

A. A Dependent Care FSA allows eligible employees to set aside pre-tax money to reimburse eligible dependent care expenses that enable the employee, and spouse if applicable, to work or look for work. Eligible expenses may include qualifying child care and certain adult dependent care expenses.

Q. What is the age limit for child care expenses under the Dependent Care FSA?

A. In general, eligible child care expenses are for a qualifying child under age 13. Different rules may apply to a spouse or other dependent who is physically or mentally incapable of self-care.

Q. Can I change my Dependent Care FSA election during the year if my costs change?

A. IRS rules permit certain midyear Dependent Care FSA changes when there is a qualifying change in cost or coverage. Examples include changing daycare providers after a residence or work-location change, or changing care needs because the employee or spouse changes work schedules. The election change must be consistent with the cost change and submitted within 30 days of the qualifying change.

Q. What is the 2027 Health Care FSA contribution limit?

A. The IRS 2027 Health Care FSA employee contribution limit is $3,500.

Q. What is the 2027 Dependent Care FSA contribution limit?

A. Employees who are single or married filing jointly may contribute up to $7,500. Employees who are married filing separately may contribute up to $3,750 per parent, subject to applicable tax rules.

Q. How long do I have to use and claim Health Care FSA funds?

A. SLU provides a 75-day grace period. Eligible expenses may be incurred through March 15 following the plan year, and claims must be submitted by April 30. Unused balances are forfeited. The grace period does not apply when moving from the Health Care FSA to an HSA for 2027; the FSA balance must be zero on December 31, 2026, to avoid delaying HSA contributions until April 2027.

Q. How long do I have to submit Dependent Care FSA claims?

A. Eligible expenses must be incurred by December 31, 2026. Employees have up to 90 days after the plan year ends to submit claims, and claims must be sent to Optum Financial by April 30. Remaining balances are then forfeited.

Q. Is the Health Care FSA available with both Choice Plus medical plans?

A. Yes. The Health Care FSA is available to eligible employees enrolled in the Traditional Choice Plus Plan or the Advantage Choice Plus Plan. It is generally not compatible with HSA eligibility under the Qualified High-Deductible Health Plan.

Q. Does SLU provide seed money for the Health Care FSA?

A. No. SLU does not make an employer contribution to the Health Care FSA. The employee elects an annual amount that is deducted from pay on a pre-tax basis, and the full annual election is generally available at the beginning of the plan year.

Q. Can I use Dependent Care FSA funds for my child after the child turns age 13?

A. In general, eligible child care expenses must be incurred before the child reaches age 13. Expenses incurred on or after the child's 13th birthday are generally not eligible unless the dependent is physically or mentally incapable of self-care and other requirements are satisfied.

Medicare and Spouse Coverage

Q. If my spouse enrolls in Medicare, can I remain in the HDHP and continue contributing to my HSA?

A. Yes. A spouse's Medicare enrollment does not, by itself, prevent the employee from enrolling in the HDHP or contributing to an HSA if the employee remains otherwise HSA-eligible.

Q. Can my spouse remain on my SLU medical coverage after becoming eligible for Medicare?

A. Medicare eligibility does not automatically require removal of an eligible spouse from the SLU medical plan. Review SLU eligibility and coordination-of-benefits provisions when deciding between continued SLU coverage and Medicare enrollment.

Prescription Drug Coverage and MedOne Transition

Q. Are GLP-1 medications covered under the prescription drug plan?

A. Coverage is subject to the prescription drug plan formulary and applicable clinical requirements. GLP-1 coverage is available for individuals who satisfy requirements associated with a diabetes diagnosis.

Q. Will existing prior authorizations need to be completed again when prescription drug coverage moves to MedOne?

A. Transition requirements for prior authorizations will be included in additional MedOne communications. Employees using medications that require prior authorization should review the transition materials and respond promptly to any outreach.

Q. What information will SLU provide about MedOne?

A. Additional information will include the formulary and details about programs available through MedOne, including specialty medication support and any applicable assistance programs.

Q. Will SaveOnSP or manufacturer assistance and discount programs continue under MedOne?

A. SaveOnSP is an Express Scripts program. MedOne may offer a similar program. Details about any MedOne program, manufacturer assistance, and specialty medication support will be communicated as part of the transition.

Q. Why is SLU changing pharmacy benefit managers?

A. Effective January 1, 2027, SLU is moving from Express Scripts to MedOne to help manage pharmacy costs while continuing comprehensive prescription drug coverage and personalized member support.

Q. How can I confirm a medication's formulary tier or estimated cost under MedOne?

A. Review the MedOne transition communications when distributed and contact MedOne or use the MedOne member resources provided during the transition. Coverage, tier, clinical requirements, and member cost may vary by medication.

Q. What should I do if I currently receive a specialty medication or infusion through Accredo?

A. Review the MedOne transition communications and contact MedOne to confirm the specialty pharmacy, coverage requirements, prior authorization status, and expected member cost. Do not discontinue or change therapy without consulting your treating provider.

Q. Will prescriptions automatically transfer from Express Scripts to MedOne?

A. SLU will provide prescription transition instructions during the week of November 9. Employees should review those materials carefully because some prescriptions, specialty medications, or controlled substances may require action by the member or prescriber.

Dependents

Q. Can I add an eligible spouse or dependent during Open Enrollment?

A. Yes, subject to SLU's dependent and spouse eligibility requirements.

Q. Will I need documentation when adding a dependent?

A. You may be required to provide documents verifying eligibility. Follow the dependent verification instructions provided during enrollment.

Q. Who is considered an eligible dependent?

A. Eligible dependents include a legally married spouse, unless legally separated or divorced, and natural, step, or adopted children through the end of the month in which they reach age 26, regardless of student or marital status.

Q. How do I enroll a new dependent?

A. Add the dependent in Workday through the Add Dependent process and upload required verification documents. After HR approves the dependent event, return to Open Enrollment and apply elections to the dependent. Complete the verification process early enough to finish Open Enrollment by November 13.

Q. What dependent verification documents are required?

A. For a spouse, provide a marriage certificate and either a recent jointly filed tax return with financial information redacted or a household bill from the last 60 days showing both names. For a newborn, provide a Certification of Live Birth and later upload the birth certificate. For other children, provide an adoption certificate or birth certificate.

Q. What is the Working Spouse Rule?

A. A working spouse who has access to group medical coverage through their employer is not eligible for an SLU-sponsored medical plan. The rule generally does not apply when the spouse is not employed, is not eligible for employer group medical coverage, is retired without employer group medical coverage, or is self-employed. The Medical Plan Affidavit must be completed in Workday when requesting SLU medical coverage for a spouse.

Q. Does the Working Spouse Rule apply to benefits other than medical coverage?

A. No. A spouse may be covered under other SLU benefit programs, such as dental coverage, without completing the Medical Plan Affidavit.

Q. Can I cover a domestic partner under SLU benefit plans?

A. No. Domestic partners are not eligible for coverage under SLU benefit plans.

Q. If both spouses work for SLU, should each employee enroll separately, or should one enroll as the other's dependent?

A. Either arrangement may be permitted, subject to plan eligibility rules. The spouses should compare total payroll contributions, coverage levels, HSA or FSA implications, and the Working Spouse Rule before deciding. Contact the Benefits Office for assistance with the comparison.

Dental Coverage

Q. Are the dental and vision carriers changing for 2027?

A. No. The dental and vision carriers are not changing for 2027.

Q. What can I do if Delta Dental denies a claim?

A. Review the Explanation of Benefits or claim determination and the applicable SLU dental plan provisions for covered services, exclusions, limitations, and appeal procedures. Contact Delta Dental using the member service information in the dental plan materials if you have questions.

Q. Will Delta Dental cover orthodontic treatment that began before my SLU coverage starts?

A. Ongoing orthodontic treatment may be eligible. Provide Delta Dental with proof of prior orthodontic coverage and the amount previously paid. The SLU orthodontic benefit pays 50% of eligible expenses, up to a $1,000 lifetime maximum under the Basic Plan or $1,500 under the Enhanced Plan. Prior plan payments count toward the applicable lifetime maximum.

Legal Plan

Q. Where can I find attorneys participating in the MetLife Legal Plan?

A. Visit the MetLife Legal Plans member website and use access code 9902368, or call 1-800-821-6400, to obtain information about participating attorneys.

Retiree Medical

Q. What is changing with retiree medical coverage?

A. SLU will discontinue the Pre-65 Retiree Medical Program for employees who retire after December 31, 2026. Employees who retire on or before December 31, 2026, and individuals already enrolled may continue coverage under existing eligibility rules.

Q. Is SLU prescription drug coverage creditable for Medicare Part D?

A. Yes. SLU's prescription drug coverage is considered creditable coverage for Medicare Part D purposes.

Q. Where can I find the 2027 Benefits Open Enrollment Guide and other enrollment resources?

A. The 2027 Benefits Open Enrollment Guide, webinar materials, ALEX decision-support tool, and other resources are available on the HR SharePoint Open Enrollment page. The HR SharePoint site can also be accessed through the SLU Apps Dashboard.

Open Enrollment Resources

Q. Where can I find the webinar presentation and other 2027 benefits information?

A. The presentation will be posted on the HR SharePoint site and can be accessed through the SLU Apps Dashboard. The 2027 Benefits Open Enrollment Guide provides plan comparisons, employee contributions, deductibles, out-of-pocket maximums, and information about other SLU benefit programs.

Q. Will employees receive printed copies of the Open Enrollment information?

A. The webinar materials and Open Enrollment Guide are available electronically. Contact the Benefits team if you need assistance accessing the materials or require an alternative format.

Q. Who should I contact if I need additional Open Enrollment assistance?

A. Open Enrollment materials are available on the SLU HR website and HR SharePoint site. Employees may contact the HR Benefits Office at 314-977-2595 or benefits@slu.edu for assistance.