
STEP RIGHT UP FOR
OPEN ENROLLMENT
OCT 14TH - NOV 4TH

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OPEN ENROLLMENT

OCTOBER 14TH through NOVEMBER 4TH

HSA, FSA, and **DCFSA** elections expire at year-end. Re-enroll and pick a new 2027 contribution to keep payroll deductions rolling!

Want to keep your **HEALTH, DENTAL, VISION, LIFE,** and **DISABILITY** coverage the same? Just sit back and enjoy the show, because everything rolls over automatically on January 1, 2027.

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2027 OPEN ENROLLMENT SCHEDULE: OCT 14TH – NOV 4TH

Date	Time	Location	Description
Wed, Oct. 14, 2026	★ OPEN ENROLLMENT BEGINS! ★		
	1 - 2:30PM	SSB Theater	Open Enrollment Educational Session
Tues, Oct. 20, 2026	12 - 1PM	VIRTUAL	💻 Open Enrollment Educational Session
Thur, Oct. 22, 2026	9AM - 12PM	SKH Training Room 127	Enrollment Assistance / Benefits Q&A
Fri, Oct. 23, 2026	1PM - 2PM	VIRTUAL	💻 Judi Health Pharmacy Overview
Tues, Oct. 27, 2026	12 - 1PM	VIRTUAL	💻 Judi Health Pharmacy Overview
Fri, Oct. 30, 2026	11AM - 1PM	CTC Exhibit Hall	UAH Annual Health & Wellness Fair
Tues, Nov. 3, 2026	12:30 - 4:30PM	SKH Training Room 127	Enrollment Assistance / Benefits Q&A
Wed, Nov. 4, 2026	★ LAST DAY OF OPEN ENROLLMENT ★		

★ STEP RIGHT UP! ★

ANNUAL HEALTH & WELLNESS FAIR

FRIDAY, OCTOBER 30TH

11 AM – 1 PM

CTC EXHIBIT HALL

BENEFITS UNDER THE BIG TOP

Free Food & Giveaways

Meet Our Vendors

Explore Resources

EARN 1,000 WELLNESS POINTS!

For eligible employees

2027 MEDICAL PLAN INFORMATION

WHAT TO EXPECT

MEDICAL PLAN CHANGES FOR 2027

HDHP PLAN

Deductible (Ind.): $1,700 ⟶ **$1,800**

Deductible (Family): $3,400 ⟶ **$3,600**

OOP Maximum (Ind.): $3,500 ⟶ **$4,000**

OOP Maximum (Family): $7,000 ⟶ **$8,000**

TAX-FAVORED ACCOUNTS

HSA (Ind.): $4,400 ⟶ **$4,500**

HSA (Family): $8,750 ⟶ **$9,000**

FSA: **Up to $3,400**

DCFSA: **Up to $7,500**

PPO PLAN

Medical Deductible: $150 ⟶ **$250**

ER & Outpatient Hospital Copay: $150 ⟶ **$250**

PREMIUMS

Medical: **+4%** ($2-$10 bi-monthly)

Dental: **+5%**

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2027 PPO PREMIUM SCHEDULE

PPO Bi-Monthly Premium		12 Month	$ Increase	9 Month	$ Increase
Standard*	Employee	**$56.50**	*$2.00*	**$75.33**	*$2.66*
	Employee + Child(ren)	**$190.50**	*$7.50*	**$254.00**	*$10.00*
	Employee + Family	**$256.50**	*$10.00*	**$342.00**	*$13.33*
*Grandfathered and Premium Assistance schedules available					

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2027 HDHP PREMIUM SCHEDULE

HDHP Bi-Monthly Premium	12 Month	$ Increase	9 Month	$ Increase
Employee	**$34.00**	*$1.50*	**$45.33**	*$2.00*
Employee + Child(ren)	**$113.50**	*$4.50*	**$151.33**	*$6.00*
Employee + Family	**$170.00**	*$6.50*	**$226.67**	*$8.67*

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2027 PPO vs HDHP PLANS

Service	PPO* Preferred Provider Organization	HDHP* High Deductible Health Plan
Premiums	Higher	Lower
Deductibles	Lower	Higher
Member Cost Share after deductible	Copayments + Coinsurance	Coinsurance Only **(10%*)**
Annual Deductible	Medical **$250** Pharmacy **$150** ***(Per Person)***	Single **$1,800** Family **$3,600** ***(Aggregate)***
Out of Pocket Maximum	Single $2,500 Family $7,150 ***Applies to both medical and pharmacy***	Single $4,000 Family $8,000 ***Applies to in-network medical services***
Pharmacy	Copayments	10%*
Tax-Favored Accounts	Healthcare FSA	Health Savings Account (H.S.A)
Third Party Administrator	Both plans are administered by Blue Cross & Blue Shield of Alabama.	
Network Access	Both plans have the same network access and provider discounts.	
Preventive Services	Both plans cover FREE prevent services at no cost share to the member.	
*after deductible has been met		

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PPO PREMIUM ASSISTANCE PROGRAM

- Premium Assistance Program is available for benefit-eligible active employees enrolling in the PPO Health Plan.
- Employees must submit the Premium Assistance Application and furnish acceptable proof of total annual household income based on their most recently filed Federal Income Tax Return, W-2s, and 1099s.
- The amount of the discount is equal to the single plan employee premium. For 2026, the maximum amount is **$100 per month** (up to $1,200 per year).
- Application Deadlines:
  - Current Employees - Submit documentation annually during Open Enrollment.
  - Newly Eligible Employees - 30 days from date of hire/start date.
  - Application is available on HRConnection and the Open Enrollment website.

Grandfathered employees will not qualify for the Premium Assistance Program. Benefits from the Grandfathering provision and Premium Assistance Program will not be received concurrently. If a Grandfathered employee chooses to enroll in the Premium Assistance Program, they will voluntarily waive their Grandfathered status indefinitely.

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WHICH PLAN IS RIGHT FOR YOU?

HDHP

- Are you generally healthy?
- Can you afford the deductible and coinsurance?
- Are you willing to take risk?
- Are you interested in investing HSA funds?
    - *NOT eligible if you have other insurance, can be claimed as a dependent, or if your spouse has an FSA.*

PPO

- Do you have a chronic health condition?
- Are you planning for an upcoming hospital stay?
- What is your disposable income?

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2027 DENTAL AND VISION

Dental Bi-Monthly Premium	12 Month	$ Increase	9 Month	$ Increase
Employee	**$16.18**	*$0.77*	**$21.57**	*$1.02*
Employee + Child(ren)	**$31.70**	*$1.51*	**$42.27**	*$2.02*
Employee + Family	**$40.50**	*$1.93*	**$54.00**	*$2.57*

VISION Bi-Monthly Premium (no change)				
	12 Month	**$ Increase**	**9 Month**	**$ Increase**
Employee	$4.04	$ -	$5.39	$ -
Employee + Child(ren)	$8.79	$ -	$11.72	$ -
Employee + Family	$14.15	$ -	$18.87	$ -

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BlueCross BlueShield of Alabama

DENTAL COVERAGE SUMMARY (BCBS)

Dental Summary of Benefits	In-Network
Preventive (no deductible)	**100%**
Basic Services	**80%**
Major Services	**50%**
Orthodontics	**50% ***
Calendar Yr. Max - In-Network	**$1,500**
Ortho. Lifetime Max.	**$1,000 ***
Deductible	**$50 Single**
	$150 Family
	(3 max per family)
** Over course of treatment*	

WAITING PERIOD

12-month wait for new enrollees for all services *except* diagnostics and preventive.

NOTE: Waived with proof of prior coverage (if there is no more than a 63-day break in coverage)

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VISION COVERAGE SUMMARY (VSP)

Vision Summary of Benefits	
Routine Eye Exam	$15
Prescription Glasses Copay	$25
Prescription Glasses Frame Allowance	$190
Contact Lenses Exam	$60
Contact Lenses Allowance	$150
Diabetic Eyecare Plus Program	$20
Extra Savings	
Retinal Screening	
Laser Vision Correction Discount	

Plan participants now receive ENHANCED benefits:

- Standard frame allowance of $190; *OR,*
- Contact lenses allowance of $150

PLEASE NOTE: New enrollees will *not* receive a coverage card. Give your provider your information and they will verify coverage.

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NEW: Pharmacy Benefits Manager

JudiRx

Effective January 1st , 2027, UAH's Pharmacy Benefit Manager (PBM) will transition to JudiRx.

Featuring...

- Minimal disruption to prescription coverage
- Transfer of existing prior authorizations (PAs) automatically
- Costco Mail Order and Speciality Pharmacy (*Costco membership not required)*
- Large network of more than 60,000 pharmacies
- Most advanced technology and mobile access
- 24/7 customer service with a pharmacist on staff

Employees will receive a new Blue Cross Blue Shield health insurance card with JudiRx information integrated. You may be required to present your new card at your first pharmacy visit in 2027.

Judi Rx Microsite: https://enrollment.cap-rx.com/?client=UAH

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COMPARISON OF TAX-FAVORED ACCOUNTS

Tax-Favored Accounts	FSA Health Care Flexible Spending Account	H.S.A Health Savings Account
Required Insurance	Traditional PPO Plan	Enrolled in High Deductible Health Plan
Account Type	Spending	Savings
Contribution Limits	$3,400 **Regardless of single/family coverage**	Individual: $4,500 **Family:** $9,000 **$1,000 catch-up for age 55+**
Access to Funds	Up to annual election amount	Funds available as they accumulate in your account
Contributions	Employee only	Employee + Employer (shared limit) Employer contributions: $500 individual/$1,000 family
Investment of funds	No	Yes, balances over $1,000
Carry-over of funds	No, use-it or lose rule applies	Yes, funds belong to the employee
Portable	No	Yes*
Debit Card Available	Yes	Yes
Substantiation	Yes	No

**Members who are no longer employed and are participating in the HDHP will incur a monthly HSA account maintenance fee.*

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INSPIRA FLEXIBLE SPENDING ACCOUNT (FSA)

- Access your account online and through the mobile app.
- All accounts are subject to **use-it-or-lose-it** rule. Incur expenses before December 31st or forfeit remaining funds.
- **FSA STORE NOW AVAILABLE!**
  - Access to exclusive discounts.
  - Provides a comprehensive selection of FSA eligible services and products.

Flexible Spending Accounts	Annual Contribution Limit	Plan Features
Healthcare FSA	$3,400.00	• Contribute pre-tax dollars for eligible medical, dental, and vision expenses • Pay with debit care, direct deposit, or manual reimbursement
Dependent Care FSA	$7,500 **($3,750 for married couples filing separately)**	• Contribute pre-tax dollars for childcare and adult day care • Must have money availble • Direct deposit for reimbursement

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HEALTH SAVINGS ACCOUNT (HSA) ELIGIBILITY

- To contribute to an HSA, you *must* be covered by UAH's qualifying HDHP.
- You cannot also be covered by a non-HDHP plan.
  - EXAMPLE: You cannot be covered secondary on a spouse's PPO plan.
  - EXAMPLE: You cannot be enrolled in Medicare.
- You cannot be listed as a dependent on another person's tax return.
- IRS considers child dependents up to age 24 if full-time students, but ACA allows children to remain on a parent's plan until age 26.
- You or your spouse cannot be enrolled in an FSA.

New Account Holders must provide identity verification through the Customer Identification Program (CIP). Inspira Financial will send you instructions for completing the CIP process. Your account must be opened within 90 days in order to receive employer contributions.

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OTHER BENEFITS AND CONSIDERATIONS

NEW: IRIS by OncoHealth

Navigating cancer – whether for yourself or a loved one – can feel overwhelming, both emotionally and physically. You might not always know what you'll need or when you'll need it. Iris is your personalized cancer care resource, at no cost.

You'll have access to personalized cancer support, including:

- 24/7 Access to Oncology Nurses
- Weekly Mental Health Sessions
- Registered Oncology Dietitians
- A Digital Tracker for ongoing goals and symptoms
- Resource Navigation, including financial and social services
- A Library of Over 300 Articles and Videos covering cancer, treatments, side effects, and more

www.uah.edu/hr/benefits/insurance/disease-management/iris_by_oncohealth

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NEW: HINGE HEALTH MIGRAINE RELIEF

Hinge Health has added Enso for Migraine, an FDA-cleared, wearable device controlled through the Hinge Health app. No prescription necessary and the app with device is free.

Personalized care includes:

- Coverage for you and your dependents that are covered on the health insurance plans.
- Guided exercise sessions
- A dedicated care team with a health coach
- Migraine tracking and insights through the app

www.uah.edu/hr/benefits/insurance/disease-management

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SHORT-TERM DISABILITY

- Voluntary program offered to eligible faculty and staff.
- Pays 60% of weekly salary up to **$1,000 per week** for medical and maternity leaves.

OPTION 1:	OPTION 2:
14-Day Elimination Period	**29-Day** Elimination Period
Max Benefit Duration: **76 days**	Max Benefit Duration: 61 **days**

NOTE: Long-Term Disability is University Provided. Benefits begin after 90 days of disability.

TheStandard

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DISEASE MANAGEMENT PROGRAMS

Hinge Health™
MSK Conditions

wondr HEALTH™
Weight Loss Program

Livongo™
Diabetes Management

virta
Diabetes Reversal

PIVOT®
Smoking Cessation

lark
Chronic Condition Management

www.uah.edu/hr/benefits/insurance/disease-management

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personify HEALTH

CHARGER FIT WELLNESS

Participating employees have the opportunity to earn up to **$250** in rewards by engaging in wellness activities throughout the year. Rewards cash is earned as follows:

- **$50 Rewards Cash** = Complete Level 1 by reaching 7,000 points
- **$50 Rewards Cash** = Complete Level 1 by reaching 25,000 points
- **$50 Rewards Cash** = Complete Level 1 by reaching 40,000 points
- **$50 Rewards Cash** = Complete Level 1 by reaching 60,000 points
- **$50 Rewards Cash** = Complete Biometric Screening by November 30th
  - Complete at **Faculty and Staff Clinic** or your primary care physician

Register at join.personifyhealth.com/UAHChargerFit

More info on our website: www.uah.edu/hr/wellness

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IMPORTANT REMINDER:
REVIEW YOUR BENEFICIARY DESIGNATIONS

Beneficiary Locations:

- Life insurance (*HRConnection*)
- Teachers' Retirement System (*TRS*)
- Voluntary Retirement Plans: 403(b) / 457(b) (*TIAA*)
- HSA (*HRConnection*)

Life is uncertain and changes will occur resulting in the need for your beneficiary choices to be updated. It is very important to ensure beneficiary information is current - giving you peace of mind in knowing that your assets will be distributed to the person(s) of your choosing.

Life Services Toolkit:

- The Standard offers all benefit-eligible employees free resources and tools to support you and your beneficiary.
- Online tools walk you through the steps to prepare a will and create other documents such as living wills, power of attorney, advance directives, and much more.

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CHANGES OUTSIDE OF OPEN ENROLLMENT

QUALIFYING LIFE EVENT

Employees have **31 days** to make the change in their benefit elections for life events such as **marriage, divorce, birth/adoption, job change, etc.**

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PREMIUM PAYROLL DEDUCTION REMINDERS

- Medical, Dental, and Vision insurance premiums are withheld from your check on a pre-tax basis
- Premiums are deducted from the first two checks in the months for employees paid over 12 months.
- Premiums are accelerated and deducted bi-weekly for faculty paid over 9 months to pay for coverage during the summer.

**IMPORTANT NOTE* for Academic Faculty paid over a 9-month schedule*

Insurance premium amounts may be adjusted anytime a mid-year change in coverage is made. This includes any cancellations, additions, or changes in coverage tier made during annual open enrollment or as a result of a qualifying life event. The adjustment may result in the employee owing the University an additional premium to be recouped on the following check.

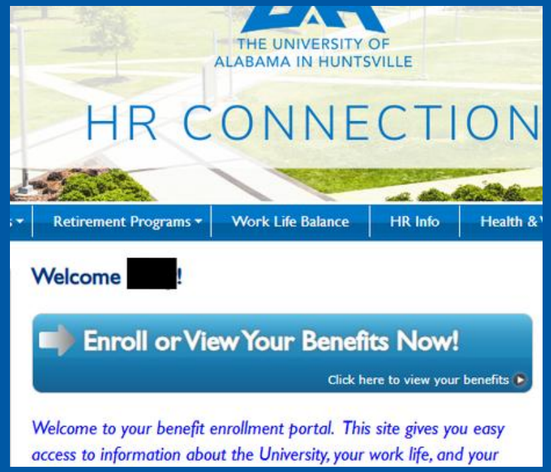
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HOW TO ENROLL



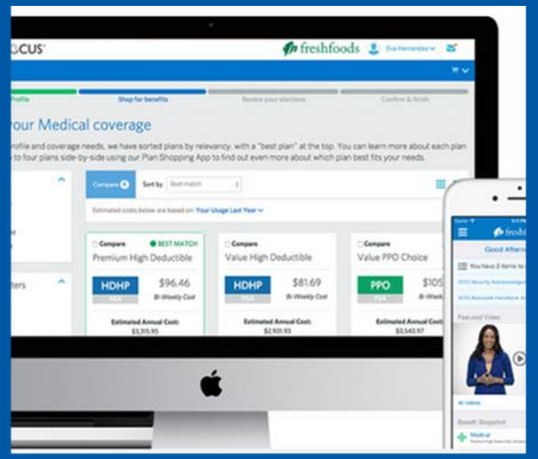
STEP ONE

Visit the Open Enrollment website for step-by-step instructions.
Log into my.uah.edu
Select HR Connection from the HR Services menu



STEP TWO

Enter the Enrollment Portal by clicking “Enroll or View Your Benefits Now!”



STEP THREE

Upload required documentation
Complete Enrollment
Print Summary Confirmation Email

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OPEN ENROLLMENT RESOURCES

WEBSITE

- Benefits Guide
- Presentation Slides
- Plan Summaries
- Premium Rates
- FAQ Documents
- Plan Enhancement Flyers

www.uah.edu/hr/open-enrollment

BENEFITS GUIDE

myBlueCross RESOURCES

- WellBeacon
- BlueCare Advocacy
- Access Medical Claims
- Access to Treatment Cost Estimator
- Access digital insurance card

www.bcbsal.org/web/wellbeacon
www.bcbsal.org

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CONTACT US



EMAIL US
benefits@uah.edu

CALL US
256.824.6640 or 256.824.6545

VISIT US
Shelbie King Hall Room 102

FOLLOW US ON FACEBOOK
UAH Human Resources &
UAH Charger Fit

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