



2026 Benefits Open Enrollment

November 3 – 14, 2025

Penn State Employee Benefits



PennState

2026 Benefits Updates



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What is new or changing?

- **Changing to CVS Caremark for pharmacy benefits beginning January 1, 2026**
 - Penn State continually reviews employee benefits to provide faculty and staff with the highest quality and most affordable health care possible. While Highmark Blue Shield will remain the University's third-party administrator for medical services, CVS Caremark will replace Express Scripts and Accredo as the University's pharmacy provider.
 - Highmark and CVS Caremark will coordinate benefits to ensure accuracy of any plan deductibles that include both medical and prescription claims
 - Prior Authorization Information
 - Current PAs with Highmark will be honored with CVS Caremark into the 2026 plan year.
 - Refill Information
 - Your existing prescriptions at retail pharmacies and/or University Health Services can be refilled after January 1, 2026; just present your new CVS Caremark ID card.
 - Refills through Express Scripts by mail and Accredo Specialty will be transferred to CVS Caremark or CVS Specialty; available for refill upon normal refill date on or after January 1, 2026.



What is new or changing?

- Medical claims remain with Highmark
 - Lion Traditional
 - No deductible change
 - Coinsurance maximums; \$2,000 individual / \$4,000 family *(for Faculty, Staff, Postdoctoral Appointees only)*
 - Emergency room copay; \$150 *(for Faculty, Staff, Postdoctoral Appointees only)*
 - Specialty medication preferred brand copay; \$100 *(under CVS Caremark; for Faculty, Staff, Postdoctoral Appointees only)*
 - Specialty medication non-preferred brand copay; \$200 *(under CVS Caremark; for Faculty, Staff, Postdoctoral Appointees only)*
 - Lion Advantage HSA
 - IRS allowed maximum contributions to Health Savings Account (HSA); \$4,400 individual / \$8,750 family
 - Deductible amounts per IRS minimum limits; \$1,700 individual / \$3,400 family
 - Out-of-pocket maximums; \$3,675 individual / \$7,350 family
 - Well360 Virtual Health at no cost before deductible *(for Faculty, Staff, Postdoctoral Appointees only)*
 - Lion Advantage Flex (available to Faculty and Staff only)
 - Deductible amounts per IRS minimum limits; \$1,700 individual / \$3,400 family
 - Out-of-pocket maximums; \$3,675 individual / \$7,350 family
 - Well360 Virtual Health at no cost before deductible



What is new or changing?

- Overall increase in payroll contribution costs for all 3 medical plan options
- Contribution increase to dental costs for all employees
- Contributions for vision plans remain the same
- Contribution decrease for optional age-graded employee life and spouse life, as well as short-term disability for all employees
- Increase to the Health Care FSA to \$3,400 in 2026
- Increase to the Dependent Care FSA to \$7,500 in 2026
- ***NEW in September 2025*** Hinge Health (No enrollment necessary)
- ***NEW in September 2025*** Scripta (No enrollment necessary)
- Delivery of the 2025 IRS Form 1095-C will be made electronically moving forward



Health Plan Contributions



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2026 Premium Contributions

The University has strived to minimize the impacts on employees while continuing to offer access to affordable, high quality health care plans

Why are health care costs continuing to rise?

- Provider rate increases, rising supply and labor costs
- Workforce shortages and burnout
- Hospital consolidation – When systems merge, costs increase
- High-cost claimants – million-dollar claims are increasing
- Innovative drugs – New treatments drive costs, such as cell and gene therapies, weight loss drugs
- Legislative downstream impacts – Tariffs, Medicaid cuts

What does this mean for me?

- Penn State continues to maintain the 75%/25% cost-sharing principle whereby Penn State absorbs 75% of the overall cost of health care and employees absorb 25%
- Premium contribution percentage of salary will increase
- Faculty and Staff will experience some plan design changes



2026 Faculty & Staff – Lion Traditional

Example payroll premium contributions

2026 Salary-based MONTHLY premium contributions – LION TRADITIONAL										
	Percent % of Employee Salary	\$30,000	\$40,000	\$55,000	\$75,000	\$85,000	\$100,000	\$140,000	\$175,000	\$200,000
Individual	1.77%	\$44.25	\$59.00	\$81.13	\$110.63	\$125.38	\$147.50	\$206.50	\$258.13	\$295.00
Two Person	4.33%	\$108.25	\$144.33	\$198.46	\$270.63	\$306.71	\$360.83	\$505.17	\$631.46	\$721.67
Parent/Child(ren)	4.01%	\$100.25	\$133.67	\$183.79	\$250.63	\$284.04	\$334.17	\$467.83	\$584.79	\$668.33
Family	5.51%	\$137.75	\$183.67	\$252.54	\$344.38	\$390.29	\$459.17	\$642.83	\$803.54	\$918.33

2025 Salary-based MONTHLY premium contributions – LION TRADITIONAL										
	Percent % of Employee Salary	\$30,000	\$40,000	\$55,000	\$75,000	\$85,000	\$100,000	\$140,000	\$175,000	\$200,000
Individual	1.74%	\$43.50	\$58.00	\$79.75	\$108.75	\$123.25	\$145.00	\$203.00	\$253.75	\$290.00
Two Person	4.26%	\$106.50	\$142.00	\$195.25	\$266.25	\$301.75	\$355.00	\$497.00	\$621.25	\$710.00
Parent/Child(ren)	3.92%	\$98.75	\$131.67	\$181.04	\$246.88	\$279.79	\$329.17	\$460.83	\$579.04	\$658.33
Family	5.42%	\$135.50	\$180.67	\$248.24	\$338.75	\$383.92	\$451.67	\$632.33	\$790.42	\$903.33

MONTHLY Dollar \$ Difference from 2025 to 2026										
		\$30,000	\$40,000	\$55,000	\$75,000	\$85,000	\$100,000	\$140,000	\$175,000	\$200,000
Individual		\$0.75	\$1.00	\$1.38	\$1.88	\$2.13	\$2.50	\$3.50	\$4.38	\$5.00
Two Person		\$1.75	\$2.33	\$3.21	\$4.38	\$4.96	\$5.83	\$8.17	\$10.21	\$11.67
Parent/Child(ren)		\$1.50	\$2.00	\$2.75	\$3.75	\$4.25	\$5.00	\$7.00	\$5.75	\$10.00
Family		\$2.25	\$3.00	\$4.30	\$5.63	\$6.37	\$7.50	\$10.50	\$13.12	\$15.00

2026 Faculty & Staff – Lion Advantage (Flex & HSA)

Example payroll premium contributions

2026 Salary-based MONTHLY premium contributions – LION ADVANTAGE HSA or LION ADVANTAGE FLEX

	Percent % of Employee Salary	\$30,000	\$40,000	\$55,000	\$75,000	\$85,000	\$100,000	\$140,000	\$175,000	\$200,000
Individual	0.92%	\$23.00	\$30.67	\$42.17	\$57.50	\$65.17	\$76.67	\$107.33	\$134.17	\$153.33
Two Person	2.23%	\$55.75	\$74.33	\$102.21	\$139.38	\$157.96	\$185.83	\$260.17	\$325.21	\$371.67
Parent/Child(ren)	2.06%	\$51.50	\$68.67	\$94.42	\$128.75	\$145.92	\$171.67	\$240.33	\$300.42	\$343.33
Family	2.83%	\$70.75	\$94.33	\$129.71	\$176.88	\$200.46	\$235.83	\$330.17	\$412.71	\$471.67

2025 Salary-based MONTHLY premium contributions – LION ADVANTAGE HSA

	Percent % of Employee Salary	\$30,000	\$40,000	\$55,000	\$75,000	\$85,000	\$100,000	\$140,000	\$175,000	\$200,000
Individual	0.91%	\$22.75	\$30.33	\$41.71	\$56.88	\$64.46	\$75.83	\$106.17	\$132.71	\$151.67
Two Person	2.19%	\$54.75	\$73.00	\$100.38	\$136.88	\$155.13	\$182.50	\$255.50	\$319.38	\$365.00
Parent/Child(ren)	2.03%	\$50.75	\$67.67	\$93.04	\$126.88	\$143.79	\$169.17	\$236.83	\$296.04	\$338.33
Family	2.79%	\$69.74	\$93.00	\$127.88	\$174.38	\$197.63	\$232.50	\$325.50	\$406.88	\$465.00

MONTHLY Dollar \$ Difference from 2025 to 2026

	\$30,000	\$40,000	\$55,000	\$75,000	\$85,000	\$100,000	\$140,000	\$175,000	\$200,000
Individual	\$0.25	\$0.34	\$0.46	\$0.62	\$0.71	\$0.84	\$1.16	\$1.46	\$1.66
Two Person	\$1.00	\$1.33	\$1.83	\$2.50	\$2.83	\$3.33	\$4.67	\$5.83	\$6.67
Parent/Child(ren)	\$0.75	\$1.00	\$1.38	\$1.87	\$2.13	\$2.50	\$3.50	\$4.38	\$5.00
Family	\$1.01	\$1.33	\$1.83	\$2.50	\$2.83	\$3.33	\$4.67	\$5.83	\$6.67

2026 Technical Service– Lion Traditional

Example payroll premium contributions

2026 Salary-based BI-WEEKLY premium contributions – LION TRADITIONAL						
	Percent % of Employee Salary	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000
Individual	4.20%	\$48.46	\$64.62	\$80.77	\$96.92	\$121.15
Two Person	7.98%	\$92.08	\$122.77	\$153.46	\$184.15	\$230.19
Parent/Child(ren)	7.35%	\$84.81	\$113.08	\$141.35	\$169.62	\$212.02
Family	9.66%	\$111.46	\$148.62	\$185.77	\$222.92	\$278.65

2025 Salary-based BI-WEEKLY premium contributions – LION ADVANTAGE HSA						
	Percent % of Employee Salary	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000
Individual	3.51%	\$40.50	\$54.00	\$67.50	\$81.00	\$101.25
Two Person	7.02%	\$81.00	\$108.00	\$135.00	\$162.00	\$202.50
Parent/Child(ren)	6.49%	\$74.88	\$99.85	\$124.81	\$149.77	\$187.21
Family	8.78%	\$101.31	\$135.08	\$168.85	\$202.62	\$253.27

BI-WEEKLY Dollar \$ Difference from 2025 to 2026						
		\$30,000	\$40,000	\$50,000	\$60,000	\$75,000
Individual		\$7.96	\$10.62	\$13.27	\$15.92	\$19.90
Two Person		\$11.08	\$14.77	\$18.46	\$22.15	\$27.69
Parent/Child(ren)		\$9.93	\$13.23	\$16.54	\$19.85	\$24.81
Family		\$10.15	\$13.54	\$16.92	\$20.30	\$25.38

Rates per the Teamsters Local Union No. 8 Collective Bargaining Agreement (CBA) July 1, 2024 – June 30, 2028

2026 Technical Service – Lion Advantage HSA

Example payroll premium contributions

2026 Salary-based BI-WEEKLY premium contributions – LION ADVANTAGE HSA						
	Percent % of Employee Salary	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000
Individual	2.50%	\$28.85	\$38.46	\$48.08	\$57.69	\$72.12
Two Person	4.75%	\$54.81	\$73.08	\$91.35	\$109.62	\$137.02
Parent/Child(ren)	4.38%	\$50.54	\$67.38	\$84.23	\$101.08	\$126.35
Family	5.75%	\$66.35	\$88.46	\$110.58	\$132.69	\$165.87

2025 Salary-based BI-WEEKLY premium contributions – LION ADVANTAGE HSA						
	Percent % of Employee Salary	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000
Individual	2.10%	\$24.23	\$32.31	\$40.38	\$48.46	\$60.58
Two Person	4.20%	\$48.46	\$64.62	\$80.77	\$96.92	\$121.15
Parent/Child(ren)	3.89%	\$44.88	\$59.85	\$74.81	\$89.77	\$112.21
Family	5.25%	\$60.58	\$80.77	\$100.96	\$121.15	\$151.44

BI-WEEKLY Dollar \$ Difference from 2025 to 2026						
		\$30,000	\$40,000	\$50,000	\$60,000	\$75,000
Individual		\$4.62	\$6.15	\$7.70	\$9.23	\$11.54
Two Person		\$6.35	\$8.46	\$10.58	\$12.70	\$15.87
Parent/Child(ren)		\$5.66	\$7.53	\$9.42	\$11.31	\$14.14
Family		\$5.77	\$7.69	\$9.62	\$11.54	\$14.43

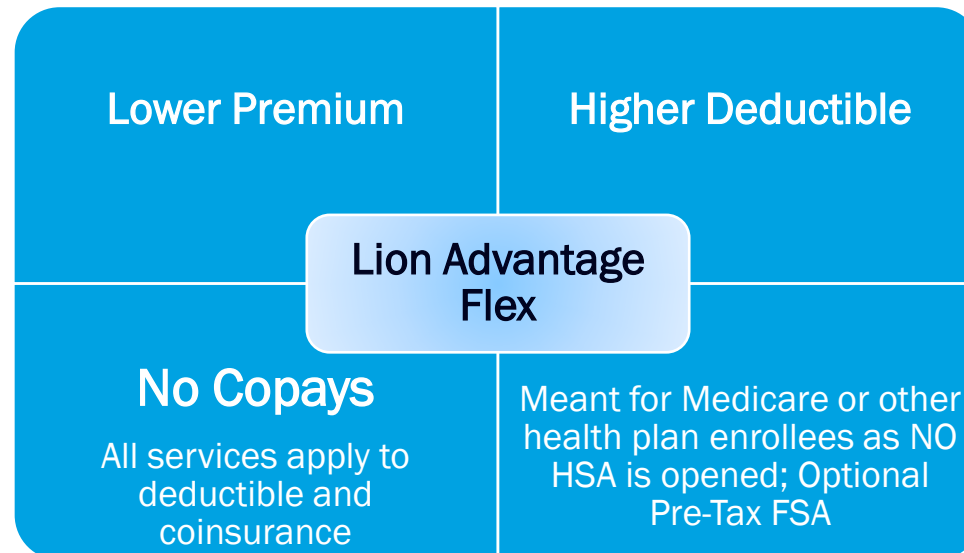
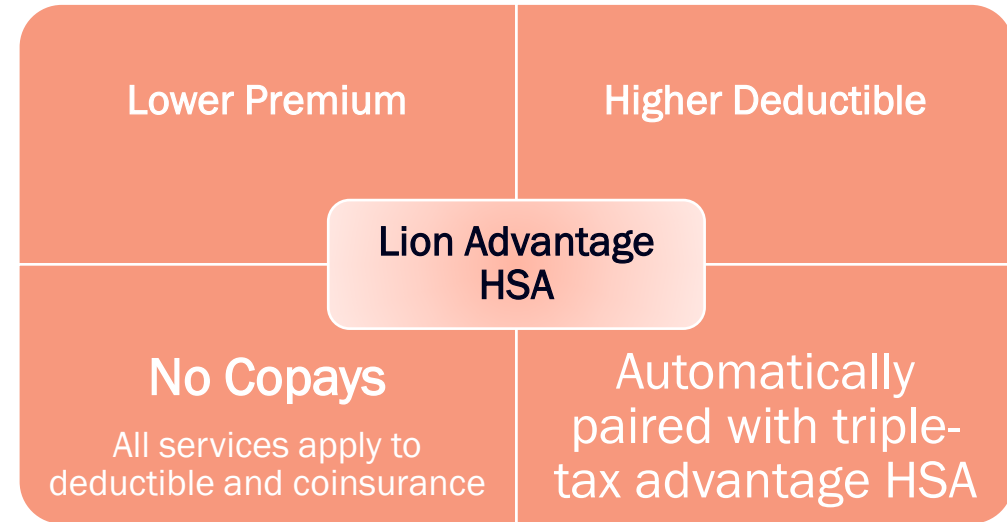
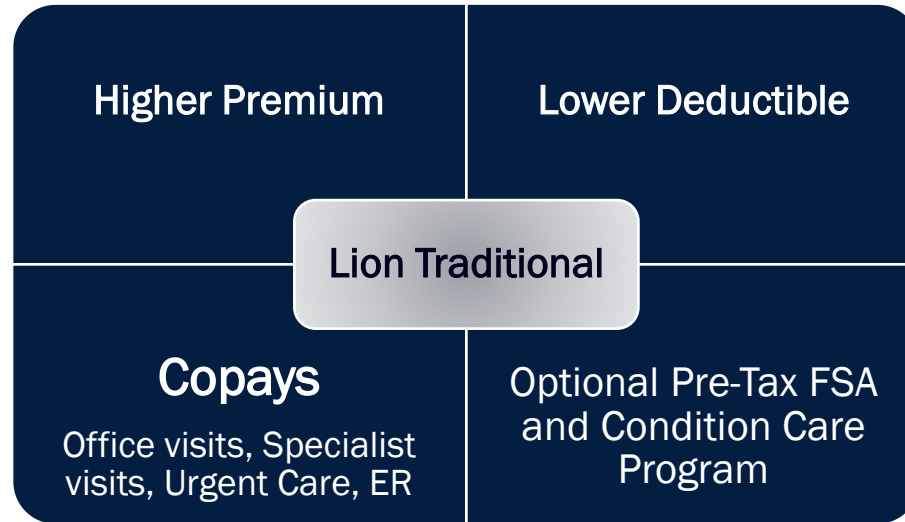
Rates per the Teamsters Local Union No. 8 Collective Bargaining Agreement (CBA) July 1, 2024 – June 30, 2028

Medical & Prescription Overview



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Plan Comparison



Lion Traditional Plan: At-a-Glance



Deductible

- Faculty / Staff = Deductibles per salary
- Tech Service = Deductible per CBA

Coinsurance and Coinsurance Maximum

- 10% / 90% for medical services
- Faculty / Staff = \$2,000 Individual, \$4,000 Family
- Tech Service = \$750 to \$1,500 based on enrollment tier

Max OOP: Deductible + Coinsurance

- Faculty / Staff = \$2,250 to \$5,250 depending on deductible and coverage tier
- Tech Service = \$1,000 to \$2,000 depending on deductible and coverage tier

Lion Traditional plans has “3 buckets” where medical services, administered by Highmark, and prescription costs, administered by CVS Caremark, services apply:

- ✓ All employee medical services go toward deductible first (x-rays, lab work, surgery, and hospital admissions)
- ✓ After deductible is met, all medical services will apply to the coinsurance maximum
- ✓ Once the maximum out-of-pocket amounts have been met, the plan pays 100%



Copays

- No maximums; not part of deductible or coinsurance
- Office visit = \$20 Faculty/Staff; \$10 Technical Service
- Specialist visit = \$30 Faculty/Staff; \$20 Technical Service
- Urgent Care = \$30 Faculty/Staff; \$20 Technical Service
- Emergency Room = \$150 Faculty/Staff; \$100 Technical Service
 - *Emergency Room copay waived if admitted*

- ✓ Medical copays are separate from medical deductible and coinsurance; there is no maximum for the accrual of copay amounts



Prescription

- Faculty/Staff Maximum; \$2,000 individual, \$8,000 Family
Technical Service Maximum; \$1,000 individual, \$6,000 Family
- Generic
 - Formulary Brand
 - Non-Formulary Brand

- ✓ CVS Caremark will administer prescription benefits starting January 1. These costs are separate from the Highmark medical deductible and coinsurance maximum, with their own prescription out-of-pocket maximum.

Lion Advantage Plans: At-a-Glance



ALL services toward deductible
Office visits, X-ray/Lab, Inpatient and Outpatient, Prescription Drugs

Deductible

- \$1,700 Individual
- \$3,400 Family

Coinsurance

- 10% / 90% for medical services

Coinsurance Maximum

- \$1,975 Individual
- \$3,950 Family

Max OOP: Deductible + Coinsurance

- \$3,675 Individual
- \$7,350 Family

Prescription

- Formulary Brand
- Non-Formulary Brand
- Generic

Lion Advantage HSA and Lion Advantage Flex plans have “1 bucket” where medical services, administered by Highmark, and prescription costs, administered by CVS Caremark, apply:

- ✓ All employee medical services and prescription costs go toward deductible first
- ✓ After deductible is met, all medical services will apply to the coinsurance maximum
- ✓ Once the maximum out-of-pocket amounts have been met, the plan pays 100%
- ✓ CVS Caremark will administer prescription benefits starting January 1. These costs are included with the Highmark medical deductible and coinsurance maximum.



Medical Coverage

Continues through Highmark

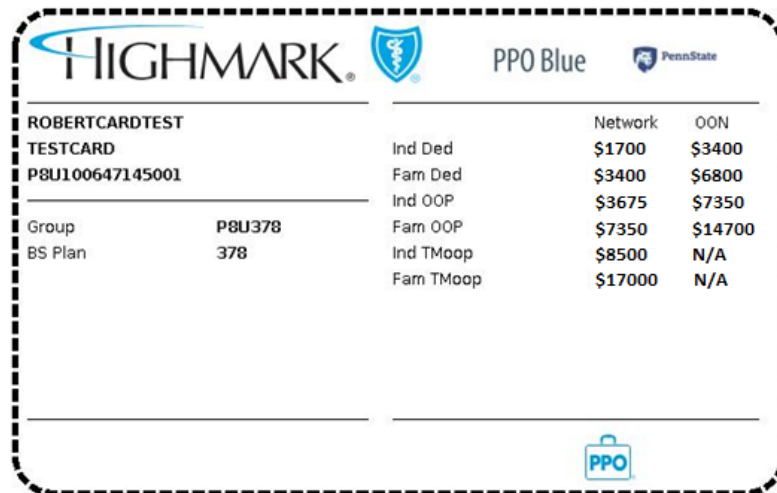


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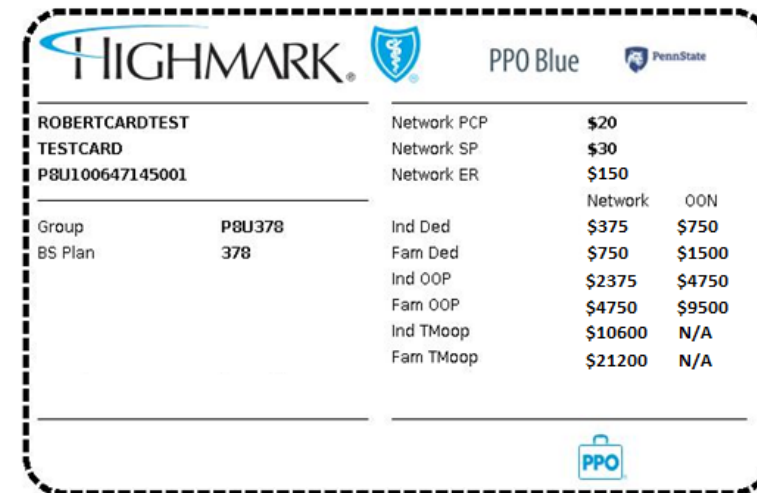
Highmark ID Cards

- Updated Highmark cards mailed in December 2025 due to federal changes to the Total Maximum Out-of-Pocket (TMOOP) amounts and prescription information (RxGrp, RxBIN) will be removed from the Highmark card based on the change to CVS Caremark.
- Employees may continue to use existing cards until new cards are received.
- Employees can use MyHighmark to obtain an electronic copy of their card until physical card arrives.

Lion Advantage HSA and Lion Advantage Flex



Lion Traditional



Preventive Care

Periodic physical exams, health screenings, and immunizations available for everyone in the family, which help to **PREVENT** and **DETECT** illness.

It is important to stay in touch with your doctor and schedule your preventive care visits — even if you are feeling well.



Routine Checkup (This exam is not the work- or school-related physical)** - Ages 19 – 49: Every one to two years. Ages 50 and older: Once a year.



Diabetes Screening - High-risk: Ages 40 and older, once every three years.



Pelvic and Breast Exam - Once a year.









Mammogram - Ages 40 and older: Once a year including 3D screening, follow-up MRI, or ultrasound per doctor's advice.



Colon Cancer Screening - Ages 45 and older: Colonoscopy following a positive result obtained within one year by other mandated screening method.

Get the right care, when you need it

Here's where to go based on costs, location, symptoms, and hours of operation.

Virtual Health	\$		Cold and flu Earaches Sinus infections	Access 24/7 via My Highmark
Doctor's Office*	\$\$	 or 	Ear and throat infections Stomach issues Diabetes	Business hours (generally)
Urgent Care*	\$\$\$	 or 	Sprains and strains Asthma Flu or cold with fever Moderate allergic reactions	Mornings, evenings, and weekends
Emergency Room (ER)	\$\$\$\$		Difficulty breathing Uncontrolled bleeding Severe injury	Open 24/7

*Many doctor and urgent care offices offer virtual visits. Talk to your provider about the options they have available.

If you believe you are having a medical emergency and you need immediate treatment,
go directly to any hospital emergency room or call 911

Well360 virtual health (telemedicine)

Save time and get care — wherever it's convenient for you. With virtual visits, you can see a provider for symptoms and conditions that can be treated from home. You can even have prescriptions and refills sent to your preferred pharmacy

Schedule virtual visits for services including:

- **General Medicine, 24/7 Urgent care** *(Does not require scheduled appointment)*

Lion Advantage Plans <i>(HSA and Flex)</i>	\$0.00 cost share BEFORE deductible <i>(Faculty, Staff, Postdoctoral Appointees)</i> \$0.00 cost share AFTER deductible <i>(Technical Services employees)</i>
Lion Traditional	\$0.00 cost share

- **Behavioral Health: Therapy & Psychiatry**

Lion Advantage Plans <i>(HSA and Flex)</i>	\$0.00 cost share BEFORE deductible <i>(Faculty, Staff, Postdoctoral Appointees)</i> \$0.00 cost share AFTER deductible <i>(Technical Services employees)</i>
Lion Traditional	\$0.00 cost share

Well360 Virtual Health can be accessed exclusively through My Highmark.

Non-MD Providers = \$90 (Masters) and \$115 (PhD) per visit

Psychiatrists = \$250 for initial visit; \$95 for 15-minute and \$169 for 30-minute ongoing sessions

Lab Testing



After your deductible has been met, coinsurance applies as follows:

Quest, LabCorp,
Or any freestanding lab
Emergency Room
Inpatient Lab Services

You pay **10%** coinsurance

Other In-Network Labs
Hospital Based Labs

You pay **30%** coinsurance

Out-of-Network Labs

You pay **50%** coinsurance

Stay in the network and pay less...you'll be surprised at how much you can save!

You can save on out-of-pocket costs when you get lab work done in network. All you need to do is have your testing done at one of the two preferred national labs, Quest Diagnostics and/or LabCorp, or another freestanding lab. Download the Quest or LabCorp apps to find locations, schedule tests, pay your bills, and get test results.

Other Services through Highmark



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My Highmark

All your health care needs — all in one place.



Access your virtual member ID card, manage your costs and claims, and search for care.



Receive personalized recommendations for health programs.



Find virtual health tools and activities to help you reach your goals.



Check your health journey daily for new suggestions and advice.



Visit MyHighmark.com or scan the QR code to download the My Highmark app.



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Finding an in-network provider is easy.

Have a My Highmark account?

1. Visit **MyHighmark.com** or download the My Highmark app.
2. After logging in, select Get Care, then select Go to provider search.

Don't have a My Highmark account?

1. Go to **MyHighmark.com** and select **Find Doctors and Rx**.
2. Locate your employer's specific Highmark Region and select **Find Care** then select **Find a Doctor**.
3. Select your network from the drop-down list or enter the first 3 characters of your medical ID number.



Search by location, provider name and specialty, patient ratings, language, gender.

Take your health care benefits with you when you travel

Through the Blue Cross Blue Shield Global® Core program, you have access to health care resources around the world.

To take advantage of the program:

- Always carry your current Medical ID card.
- Before you go, contact Member Service at the number on the back of your Medical ID card for benefits and coverage details.



To learn more about Blue Cross Blue Shield Global Core or search for a provider, visit bcbsglobal.com or download the BCBS Global Core program app



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Resources to Stay Well

HEALTH ASSESSMENT

Take an assessment to get a comprehensive look at your health, including your medical history, lifestyle, and even social factors. After completing it, you'll receive personalized programs and resources to help improve your well-being.

HEALTH PROGRAMS

Enhance your well-being with our on-demand educational health programs. Covering topics such as chronic condition management, sleep improvement, diet and nutrition, and family health, these resources are designed to be completed at your own pace. Personalized recommendations will be provided based on your program selections.

BLUE365®

Discounts to help you stay healthy and active – from workout gear to personal wellness to health meal services! We'll take a little off the top while you're taking a little off your middle.

SYMPTOM CHECKER

Tell us about how you are feeling, and we will help you figure out what kind of care is most appropriate based on your symptoms.

[Visit My Highmark to learn more](#)

Personalized support to help you manage your health

WELLNESS COACHES

Looking to lose weight? Quit smoking? Be more active? Balance stress? A wellness coach can create a personalized plan for you, right over the phone, on your schedule. Sessions are free and confidential.

CASE MANAGERS

Need help managing a chronic condition? Registered nurses can help you navigate the health care system and make informed care decisions. Their goal is to keep you on track and feeling your best.

BEHAVIORAL HEALTH SPECIALISTS

Behavioral health specialists are here to support you on your journey to mental and emotional well-being. They offer a range of services designed to empower you and connect you with the resources you need.

SOCIAL WORKERS

Social Workers can support you and your family by connecting you to resources and information. They are specially trained to identify and support your unique health, social, familial, financial, and community resource needs.

BABY BLUEPRINTS

Our maternity education program for mom-to-be questions and over-the-phone support from a nurse health coach that's available at no additional cost.

24/7 Nurseline.

Answers from a health pro, 24/7. Get support for a registered nurse anytime and put your worries to bed.

Call the number on the back of your medical ID card.

Experian IdentityWorks

Free Identity Theft Services through Experian by being Highmark members



Steps to Enroll:

1. Visit Experian Identity Works at www.experianidworks.com/highmark
2. Click “Get Started” and enter code for new enrollees only:
 - ✓ **HIGHMARK25** (Prior to 12/1/2025)
 - ✓ **HIGHMARK26** (Starting 12/1/2025)
3. Complete enrollment process – Enrollment is Required



Protecting you when you are most vulnerable. Our services monitor a variety of channels to provide comprehensive protection.



If you become a victim of identity theft, we work to resolve it. Experian® will do the work to help recover your financial losses and restore your credit file.



Protection at no cost to you. Our identity restoration services are available to you free as an eligible member.

Call Experian Customer Service Team at 866-584-9479
Provide Engagement Number B151527

Prescription Coverage

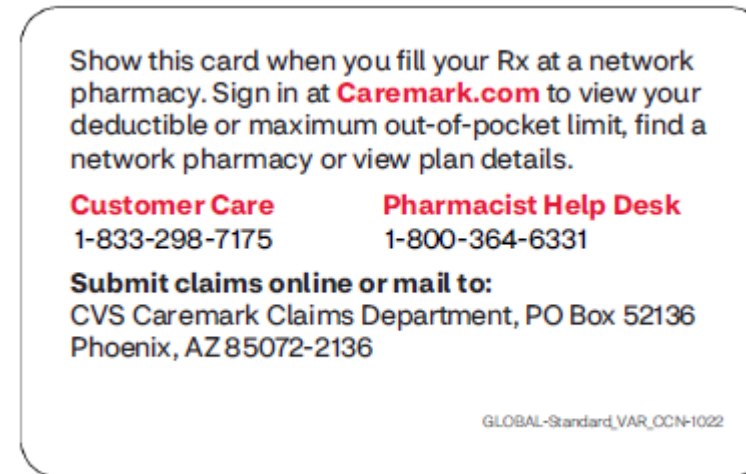
Change to CVS Caremark starting January 1, 2026



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CVS Caremark ID Cards

- You will receive a separate ID card from CVS Caremark in December 2025 for your prescription coverage that begins on January 1, 2026.
- Show your new CVS Caremark card to your pharmacy in the new year.
- Employees can use CVS Caremark app to obtain an electronic copy of their card, which is the fastest way to ensure you have the most accurate card version available.



CVS Caremark highlights



- CVS Caremark is one of the largest pharmacy benefit manager (PBM) in the United States with a national network of over 60,000 in-network pharmacies, including many chain and independent pharmacies.
 - You should not need a new pharmacy in most cases.
 - CVS pharmacies are located in most Target stores.
 - If your current pharmacy is participating with CVS Caremark, you will simply need to present your new card, for your prescription to be processed correctly under your updated prescription plan.
- Highmark/Express Scripts and CVS Caremark formulary listings do vary.
 - At the end of November 2025, CVS Caremark will be sending all covered members, age 18 and over, a Welcome Kit that will include:
 1. more information on CVS Caremark
 2. formulary or specialty changes if applicable
 3. any updates pertaining to mail order medications



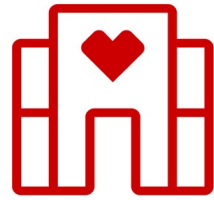
CVS Caremark enhancements



- **Retail 90-Day Supply**
Scripts written for 83 days or less can be filled at Retail will result in the normal retail pharmacy coinsurance. Scripts written for 84 days or more can be filled at Retail for the mail order pharmacy coinsurance.
- **Specialty Starter Fill**
The goal of the Starter Fill Program is to minimize medication waste, while managing member adherence and side effects thereby potentially improving care and providing savings for members and clients. The program limits new-to-therapy users and non-compliant members to a two-week supply of the medication.
- **ScriptSync**
ScriptSync is designed to simplify the process of managing multiple prescriptions. By synchronizing all of a member's eligible prescriptions to be refilled on the same day, the program ensures that members can pick up all their medications in one convenient trip to the pharmacy. This not only enhances adherence but also improves the overall pharmacy experience by reducing the number of trips members need to make.
- **Caremark Cost Saver**
Caremark Cost Saver leverages pricing from multiple drug discount programs to allow members to access lower costs, when available, for non-specialty, non-rebate eligible generic medications. It compares the member's cost share under the client's plan benefit to the drug discount programs, when available, and automatically provides the member with the lower price on the claim at the point of sale. The member spend will be applied to their accumulations.
- **Rx Savings Plus for Non-Covered Drugs (PENCD)**
RxSavingsPlus for Non-Covered Drugs allows plan members to purchase certain medications not covered by their prescription plan at a discount through our discount card network.



PennState



Retail Pharmacy
(31-day supply or less)



Preventive



Specialty

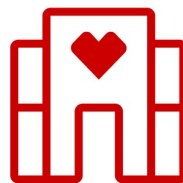
Lion Advantage Plans AFTER Deductible	10% generic 20% preferred brand 40% non-preferred	No deductible, coinsurance only 10% generic 20% preferred brand 40% non-preferred	20% preferred brand, \$65 min 40% non-preferred brand, \$100 min
Lion Traditional Separate maximums	50% generic 50% preferred brand 70% non-preferred	Lower Coinsurance 10% generic 20% preferred brand 40% non-preferred	Faculty, Staff, and Postdoctoral Appointees 50% preferred brand, \$100 max 70% non-preferred brand, \$200 max Technical Service 50% preferred brand, \$50 max 70% non-preferred brand, \$100 max

- No changes to the coinsurance percentages with CVS Caremark
- Lion Advantage plans continue to have prescription costs apply to deductible before coinsurance percentage applies
- Faculty & Staff Lion Traditional has a \$2,000 individual or \$8,000 family out-of-pocket maximum
- Technical Service Lion Traditional has a \$1,000 individual or \$6,000 family out-of-pocket maximum

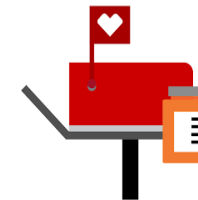




Retail 90 Pharmacy
(83-day supply or less)



Retail 90 Pharmacy
(84-day supply up to 90-day supply)



CVS Mail Order
(84-day supply up to 90-day supply)

Lion Advantage Plans AFTER Deductible	10% generic 20% preferred brand 40% non-preferred	10% generic 20% preferred brand 40% non-preferred	10% generic 20% preferred brand 40% non-preferred
Lion Traditional Separate maximums	50% generic 50% preferred brand 70% non-preferred	20% generic 20% preferred brand 70% non-preferred	20% generic 20% preferred brand 70% non-preferred

- New Program – **Retail 90** at certain in-network pharmacies, including CVS locations, University Health Services and many other pharmacies
- If your script is written for **83 days or less** and you fill at an in-network retail pharmacy under the *Retail 90* program, you will pay the same coinsurance amounts as you would for regular Retail Pharmacy.
- If your script is written for **84 days up to 90 days** and you fill at an in-network retail pharmacy under the *Retail 90* program, you will pay the same coinsurance amounts as you would for CVS Mail Order.
- All maintenance medications can still be filled using mail order through CVS Caremark.



Medical & Prescription

Contact resources

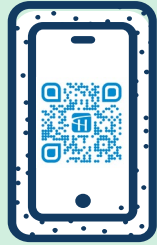


PennState

Connect with Highmark –Get Support When You Need It



Website - MyHighmark.com



App - Scan the code to download the My Highmark app



Member Service – Call or Chat

Social Media - Find us here:



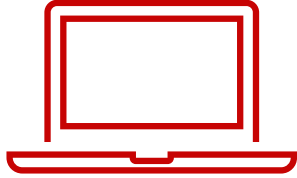
[@highmark](#)

[linkedin.com/
company.highmark](https://linkedin.com/company/highmark)

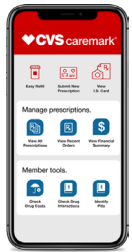


[youtube.com/
highmarkhealthy](https://youtube.com/highmarkhealthy)

Connect with CVS Caremark



- Visit CVS Caremark online at www.caremark.com.
 - Register for CVS Caremark online by late December 2025.
 - Access your electronic ID card for download.
- Use online tools to review your cost for medication, check on your refills, or chat with a CVS Caremark team member.



- Download the CVS Caremark phone app (Apple or Google).
 - Register for CVS Caremark app by late December 2025.
 - Access electronic ID card on your phone, anytime, anywhere.
- Use app tools to review your cost for medication, check on your refills, or chat with a CVS Caremark team member.



- Call CVS Caremark via dedicated phone number for Penn State in early December
 - **Phone number posted online once available**
 - 24 hours a day, 7 days a week, 365 days a year
- Speak with a CVS Caremark team member regarding your cost for medication, status of refills, or other prescription information.



PennState

Or connect with your Penn State team



Penn State HR Services:

You can initiate contact with the Benefits team by contacting HR Services at 1.814.865.1473.



Email Penn State Employee Benefits:

benefits@psu.edu



Connecting you with Highmark or CVS

Upon information received by the Benefits team from HR Services, or via email, we will connect you directly with Highmark Blue Shield or CVS Caremark depending on the type of assistance needed.



PennState

Which plan is right for me?



PennState

Do the math to find the plan that is best

The following employee examples can all be found within an online record within the How The Health Plans Work section of the 2025 Benefits Open Enrollment website. This webinar will only look at one of the below scenarios.



Beth

33, married with one child

Salary: \$80,000

Coverage Type:
Parent/Child(ren)

Her spouse has coverage
through their own employer



Jake

27, single and provides
coverage for his child

Salary: \$48,000

Coverage Type:
Parent/Child(ren)



Natalie

41, married, two young
children – one is a newborn

Salary: \$65,000

Coverage Type: Family
coverage

Spouse has own employer
coverage, but choosing to
cover on PSU plan



Eric

50, single, manages chronic
condition – type 2 diabetes

Salary: \$125,000

Coverage Type: Employee
only



Brenda

62, married, recently
diagnosed with a condition
requiring specialty
medication

Salary: \$44,500

Coverage Type:
Employee/Spouse

Spouse does not have
coverage from employer

Do the math to find the plan that is best

Premium Contributions		Lion Traditional	Lion Advantage HSA Lion Advantage Flex
Annual Payroll Premium Contributions		\$3,582	\$1,840
Spousal Surcharge Applies (\$100 per month)		\$1,200	\$1,200
Estimated Medical Needs	Total Allowed Cost	Lion Traditional	Lion Advantage HSA Lion Advantage Flex
Natalie			
Annual Routine Visit (PCP)	\$100	\$0	\$0
Ultrasound (PCP)	\$200	\$200	\$200
Maternity Care / C-Section	\$3,000	\$570	\$3,000
Inpatient Hospital Stay	\$10,000	\$1,000	\$1,180
Newborn			
Newborn Well Visit (Pediatrician)	\$200	\$0	\$0
Newborn 3-mo Well Visit (Pediatrician)	\$200	\$0	\$0
Newborn 6-mo Well Visit (Pediatrician)	\$200	\$0	\$0
Sick Visit (PCP)	\$300	\$20	\$30
Son: 6 years old			
Annual Routine Visit (Pediatrician)	\$200	\$0	\$0
Specialist Visit (ear issues)	\$300	\$30	\$30
Ear surgery	\$2,500	\$700	\$250
Hearing Test after Surgery	\$150	\$15	\$15
Spouse			
Annual Routine Visit (PCP)	\$200	\$0	\$0
Prescriptions (mail-order, generic)	\$300	\$60 (20% coinsurance, separate out-of-pocket max)	\$30 (10% coinsurance, included in deductible and coinsurance)
Total out of pocket costs		\$2,370	\$4,735
Total premium contributions and health plan out of pocket costs		\$7,152	\$7,775

Don't forget to use the Benefits Mentor tool

Find the tool online
Single-Sign On (SSO)

The screenshot displays the PennState Single-Sign On (SSO) interface. At the top, a navigation bar includes a 'MENU' button (highlighted with a red box) and the PennState logo. Below the menu, a sidebar lists 'Benefits, Pay and Compensation' with sub-items: 'Overview' (selected), 'Benefits', and 'Pay'. The main content area shows a date 'Monday, November 3, 2025' and a section titled 'Announcements' with a slide for '2026 Benefits Open Enrollment begins soon!'. Below this, the 'Medical' section for 'Annual Open Enrollment for' is visible. It includes a table of available plans and a 'Health Care Instructions' section.

Medical Annual Open Enrollment for

Projected Total Cost Per Paycheck
\$

Plans Available
Select a plan or Waive to opt out of Medical. The displayed cost of waived plans assumes coverage for Employee + Spouse.

3 items

Benefit Plan	*Selection	You Pay (Monthly)	Company Contribution (Monthly)
Highmark HDHP Lion Advantage Flex	<input type="radio"/> Select <input checked="" type="radio"/> Waive	\$	\$
Highmark HDHP Lion Advantage HSA	<input checked="" type="radio"/> Select <input type="radio"/> Waive	\$	\$
Highmark PPO Lion Traditional \$375/\$750	<input type="radio"/> Select <input checked="" type="radio"/> Waive	\$	\$

Health Care Instructions

General Instructions

You are seeing your current 2024 enrollment for your medical coverage.

***If you have had a salary increase or decrease that changes your deductible level for 2025, you will need to make sure you enroll in your newly-eligible medical plan. You will not see your 2024 medical plan since you will not be eligible for the same deductible level in 2025. Please review your current enrollment carefully to make sure you have elected all plans you wish to be enrolled in for 2025.

Need help deciding which health plan option is best for you? Try [Benefits Mentor](#)

Additional plan details can be accessed by clicking on the benefit plan name.

If you discontinue medical for yourself or your dependents, you will not be able to re-enroll in medical coverage until you have a qualifying event or you participate in the next annual benefits open enrollment. In addition, if hired prior to January 1, 2010, your ability to retire with medical benefits may be adversely affected as outlined in Policy HR54 (<https://policy.psu.edu/policies/hr54>) should you discontinue medical coverage on yourself.

Once your benefit plan is selected, you will click **Confirm** and **Continue** to make your dependent elections or changes. You must click **Confirm and Continue** to reach the dependent coverage page.

To elect dependent coverage, you will need to check the box beside the dependent name. To remove coverage, you will un-check the box beside the dependent name. To add a new dependent, you will need to "Add" and complete all required information. The coverage level and employee cost above the "Add" button will change as you add or remove dependents.

If the added dependent has not been previously verified by Penn State, you will receive an additional Workday inbox notice regarding dependent verification after you have added your dependent(s). You will have 45 days to complete the dependent verification or the dependent will be removed from coverage.

All medical plans are subject to a spousal surcharge, in addition to the regular required payroll contributions, if you cover a spouse who has their own employer-sponsored health coverage. Spousal surcharge does not apply to the dental and vision plans. If you enroll in medical coverage, you will need to enroll in one of the spousal surcharge benefit plan cards within the Additional Benefits section.

When you have completed selecting the benefit plan and dependents, you will need to **Save**.

If you **Cancel**, your changes for this plan will not be saved.

Compare the Lion Traditional, Lion Advantage HSA, and/or Lion Advantage Flex plans using **YOUR** own health and prescription claims. Available on November 3, 2025.

1

PSU Benefits Mentor

Welcome 1

Choose a Medical Plan 2

Review Results 3

Your open enrollment ends in 45 DAYS 7 HOURS 2 MINUTES

Welcome, PSU Employee.

This tool will help you find the best medical plan for you and your family. This tool is to help you estimate what plan, go to [Workday](#) beginning November 3 through November 14 to complete Benefits Open Enrollment.

Please note that the data in this tool is being configured based upon salaries as recorded in Workday on September 1, 2025. The premium contribution is effective January 1, 2026 and will remain constant for the entire year, regardless of throughout the year. Also, appointment of irregular duration will be adjusted as deemed appropriate when the year begins.

Any changes made to spousal or dependent coverage within this tool will need to be made in [Workday](#) during November 14 AT 5 PM ET.

Please note that the tool will time out after 15 minutes due to security reasons and will need to log back in to use the tool.

PSU Benefits Mentor

PSU Employee

Print

Welcome

Choose a Medical Plan

Review Results

3

Now that you have selected a medical plan, here are your next steps

Use what you've learned here as you continue with your open enrollment. You can print this recommended plan information using the button in the upper-right side. After you have clicked the link to your enrollment site, this page will remain open just in case you need to take a look back at any of this information.

Open Enrollment is Monday, November 3 through Friday, November 14, 2025 AT 5 PM ET, in Workday.

To enroll, please visit: <https://www.myworkday.com/psu/login.html>

Lion Traditional

Highmark

Cost breakdown for this plan

Your Estimated Premium

\$4,013

\$334 per month

View details

Your Estimated Out-of-Pocket Costs

+

\$6,580

View details

Your Estimated Total Cost

\$10,593

More ways to save

You can also contribute pre-tax dollars to the following accounts which will save you money and help you save for your health care costs.

Contributor	FSA
You (Recommended)	\$3,050
Your Employer	\$0
Total	\$3,050

VIEW PLAN DETAILS

Spousal Information



PennState

Spousal information

Dually-Employed at Penn State

- Employees and dependents cannot be enrolled in TWO Penn State health, dental, and/or vision plans
- For health care coverage only
 - ✓ **Faculty/Staff** - If enrolling as Two-Person or Family, higher-paid employee must *elect* coverage; lower-paid employee must *waive* coverage in Workday
 - ✓ **Technical Service** – If BOTH employee and spouse are Technical Service and are enrolling as Two-Person or Family, higher-paid employee must *elect* coverage; lower-paid employee must *waive* coverage in Workday
 - Does not apply if one spouse is faculty/staff and other is Technical Service
 - ✓ Each employee and spouse may enroll as “Individual” level coverage if not covering each other
 - ✓ If your spouse is covered as a Postdoctoral appointee, or through student insurance, the above rules do not apply.

Spousal Insurance Surcharge

- Applies if employee chooses to cover spouse who is eligible for group health coverage through their own employer
- Surcharge: \$100/month
- Does not apply to Technical Service employees or full-time employees with a spouse eligible for part-time ACA medical or student insurance coverage



HealthEquity



PennState

Lion Advantage HSA Plan

Includes a Health Savings Account (HSA)

HealthEquity®

Building Health SavingsSM

Tax Advantages

- 1 – Contributions are pre-tax
- 2 – Distributions on eligible expenses are pre-tax
- 3 – Investments and interest earned – pre-tax



Triple Tax
Savings



Funds carry over
from year-to-year



Funds are
portable



Investment options
(min balance of \$1,000)



Funds must be in the
account prior to use

\$1.00 monthly administration fee deducted by HealthEquity

Funds can be used for:

Deductibles, coinsurance amounts, and out-of-pocket expenses

Funds can also be used for Vision, Dental Care, and Prescription

*Vision and Dental **DO NOT** get applied to medical deductible*



PennState

University HSA Contributions

Lion Advantage HSA Plan only

Annual Base Salary	HSA Seed
Less than or equal to \$45,000	\$800 Individual \$1,600 Family
\$45,001 - \$60,000	\$600 Individual \$1,200 Family
\$60,001 - \$90,000	\$400 Individual \$800 Family
Greater than \$90,000	\$200 Individual \$400 Family

Seed money is deposited to HSA after your first January pay cycle

IRS 2026 Annual Contribution Maximums: \$4,400 Individual and \$8,750 Family

Catch-up contribution of \$1,000 for age 55 and older

Include the Penn State funding as part of the IRS limit

Cannot participate in an HSA and FSA in the same plan year; applies to spouse's plan as well



PennState

Health Care FSA

Account Type	IRS 2026 Annual Maximum
Health Care FSA	\$3,400 (per employee)

- Contributions are income-tax free
- Can enroll in health care FSA if enrolled in the Lion Traditional plan, the Lion Advantage Flex or another non-HDHP medical plan
 - *Cannot be enrolled in the Lion Advantage HSA plan or another employer's HSA plan*
- Your full health care FSA election is available in January
- Must elect during open enrollment to participate in the next plan year
- Changes can be made within 31 days of an IRS qualifying life event
- Health care FSA funds can be used on children through age 26
- Eligible for max of \$660 carryover from 2025 to 2026
 - **ONLY IF you elect a health care FSA for 2026**
- Claims for 2025 must be submitted by March 31, 2026
- Learn more at learn.healthequity.com/pennstate



Dependent Care FSA

Account Type	IRS 2026 Annual Maximum
Health Care FSA	\$7,500 per family or \$3,750 if married filing individually

- Contributions are income-tax free
- Must elect during open enrollment to participate in the next plan year
- Changes can be made within 31 days of an IRS qualifying life event
- Funds can be use for day care for children under the age of 13
- Adult day care services for eligible tax dependents
- Claims must be incurred during calendar year
- Money must be in account before you can be reimbursed
- Claims for 2025 must be submitted by March 31, 2026
- No carry over provision on the Dependent Care FSA
- Learn more at learn.healthequity.com/pennstate



Hinge Health



PennState

Tap into pain relief, anytime, anywhere



PennState



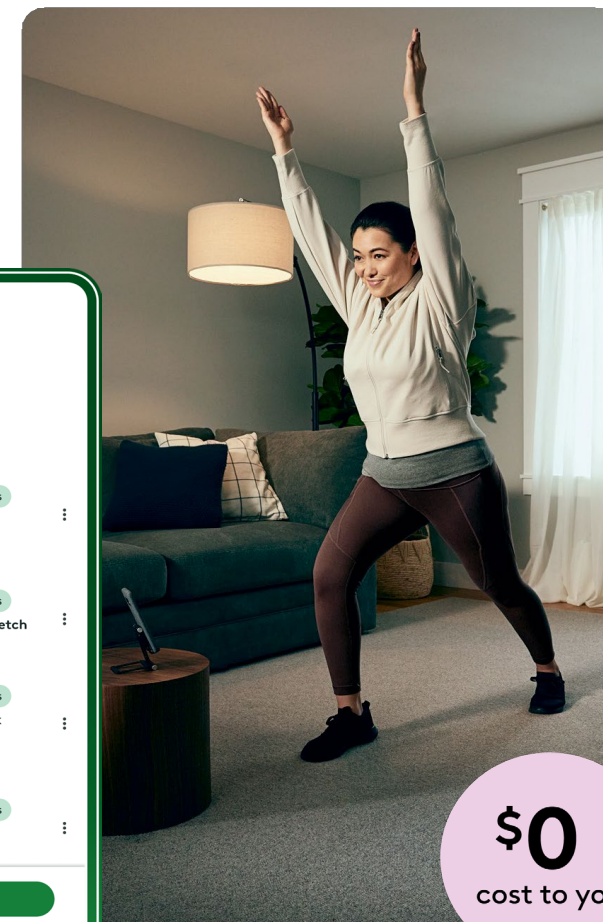
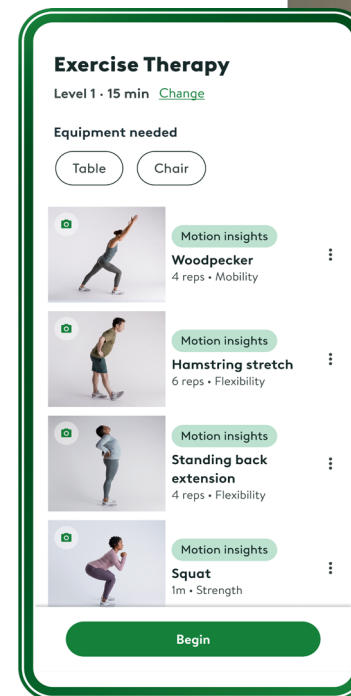
Get virtual physical therapy and more at no cost to you.



- Scan the QR code
- Visit <https://hinge.health/psuedu-join>
- Call 1.855.902.2777

Available to full-time faculty and staff, postdoctoral appointees, ACA-eligible faculty and staff, as well as their family members aged 18+ who are also enrolled in a Penn State medical plan.

**Not available for Technical Service or Medicare-Eligible Retirees.*



\$0
cost to you



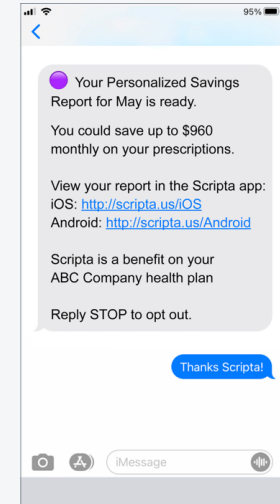
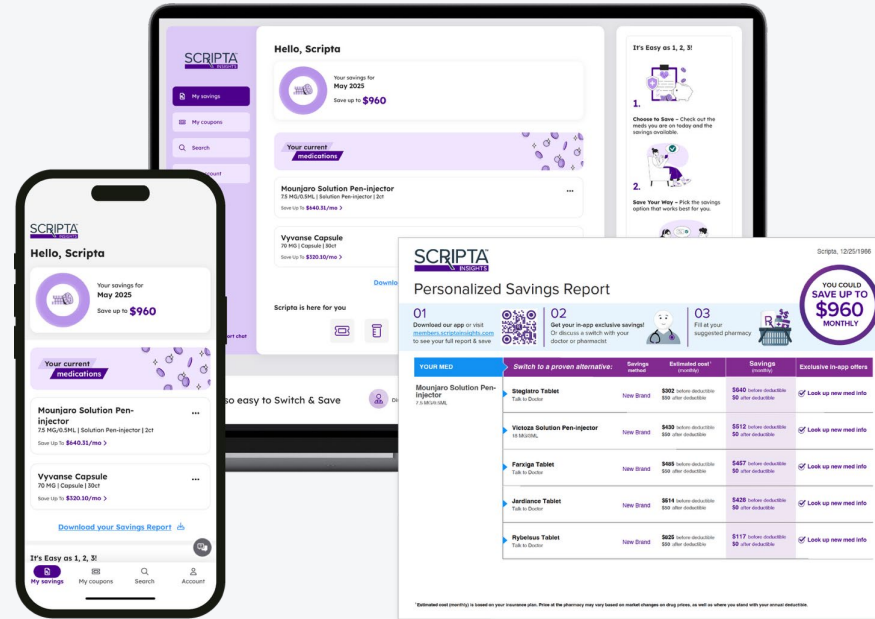
PennState

Scripta



PennState

Scripta Personalized Savings Reports



- Access your reports 24/7 in the Scripta app or portal. Reports may also come via mail, email or text message.
- Only you have access to your reports – your health plan provider does not have access to your prescription information.
- Available to full-time faculty and staff, postdoctoral appointees, ACA-eligible faculty and staff, as well as their family members who are also enrolled in a Penn State medical plan.

**Not available for Technical Service or Retirees*



PennState

Scripta is here to help



Live Chat

Scripta app or web portal



help@scriptainsights.com

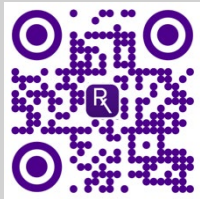


1.866.572.7478



Access Your Savings Reports

Anywhere, anytime, 24/7; code 4705



Download the
Scripta App



Scripta Member Portal:
members.scriptainsights.com

Learn More

How to save, educational videos, tech support, registration help & more



scriptainsights.com/member-resources



PennState

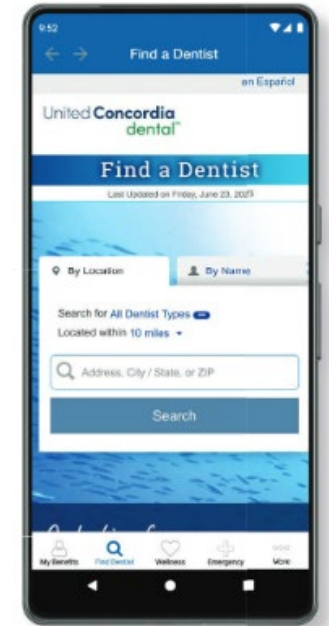
Additional Benefits at Penn State



PennState

2026 Dental plan information

UNITED CONCORDIA®



- Slight increase to employee contributions
- No plan design changes
- Use “Elite Prime” to find in-network dentists for the greatest benefit
- Download the United Concordia App to:
 - View your digital member ID card on the app
 - See dental claims, deductible information and coverage details
 - Chat with representatives regarding your dental plan or claim questions

Tech Service – See the online open enrollment webpages or your CBA for other plan options



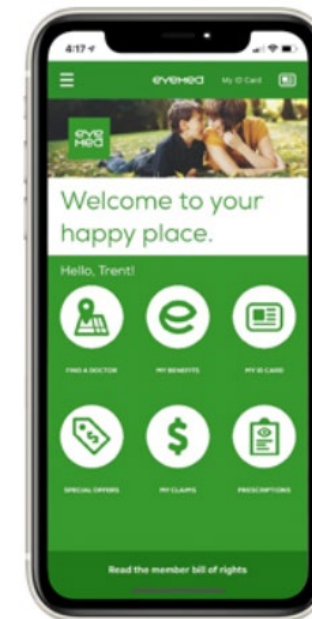
PennState

2026 Vision plan information

- No contributions or plan design changes
- Use “INSIGHT” to find in-network providers for the greatest benefit
- Download the EyeMed App to:
 - View your digital member ID card on the app
 - See vision claims, copay amounts, lens/frame allowances, and other coverage details
- Discounts on additional pairs of glasses and special offers on LASIK/PRK, glasses through glasses.com, and others found through app or website
- Discount on hearing care within the Amplifon Network



eye
Med



Tech Service – See the online open enrollment webpages or your CBA for other plan options

ID Watchdog – Identity protection insurance

ID Watchdog helps keep identity thieves from opening new accounts in your loved ones' names with exclusive features for adults and children. Every enrolled family member is covered under identity theft insurance in the event they become a victim of identity theft.

Two plan options available with group rates

- Employee Only = \$6.75 per month
- Family = \$12.10 per month (covers more than just your immediate family)

Many recordings online to help you navigate this new benefit



ID Watchdog plan features to help protect identity, more than many providers.

- Equifax Child Credit Lock
- Subprime Loan Block
- Social Accounts Monitoring
- Registered Sex Offender Reporting
- Device Security (including Parental Controls for children)
- Public Records Monitoring
- Personalized Identity Resolution
- Personal VPN
- Equifax Child Credit Monitoring
- Dark Web Monitoring
- High-Risk Transactions Monitoring
- Subprime Loan Monitoring
- USPS Change of Address Monitoring
- Identity Theft Insurance



PennState

MetLife Legal insurance



How to use the plan

1. Find an attorney

Create an account at members.legalplans.com to see your coverages and select an attorney for your legal matter. Or, give us a call at **800-821-6400** for assistance.

2. Make an appointment

Call the attorney you select and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more. Realizing that there is a need for more in-network legal firms in the University Park area, MetLife continues to recruit in this area. Their online services can still fill this gap even if there is not a in-network legal firm near you.

- One plan option for the cost of \$14.33 per month
- Covers you and extended family members
- Available for full-time Faculty and Staff employees
- Not available for Technical Service or Postdoctoral appointees
- Covers legal services such as:
 - Money matters (debt, taxes, etc.)
 - Home and real estate
 - Estate planning
 - Family and personal (adoption, custody, divorce, immigration, etc.)
 - Civil lawsuits
 - Elder-care issues
 - Traffic and other matters
 - Attorney retainer fees (does not cover court costs fees or filing fees)



PennState

MetLife Pet insurance

MetLife Pet Insurance offers a variety of coverages designed to fit your budget and your pet's needs.

- Available for full-time Faculty and Staff employees
- Not available for Technical Service, part-time, or Postdoctoral appointees
- Customize the plan to meet your needs
 - MetLife Pet offers monthly webinars to employees who need help deciding which plan options may work best for you
 - Covers dogs, cats, and other “exotic” pets
 - Covers pre-existing conditions if approved under a current pet insurance, otherwise pre-existing conditions will apply
- Direct enrollment via link or QR code
metlifepetinsurance.com/pennstate
- Direct payment options
 - EFT
 - Credit Card
 - Debit Card



Choose from flexible insurance plans that can cover the entire pet family with no breed exclusions.



Visit any licensed U.S. veterinarian and be reimbursed up to 90% of the cost of services.



Receive discounts of up to 30% and additional offers on pet care, where available.



Get coverage of previously covered pre-existing conditions when switching pet insurance providers.



Access to 24/7 live vet chat for immediate assistance.



PennState

Basic and optional life insurance

Penn State Paid Basic Life Insurance

- Penn State provides life insurance FREE OF CHARGE
- Travel assistance benefit included

Optional Age-Graded Employee Life Insurance

- Slight decrease in rates for 2026 plan year; review rates online
- Proof of good health, also known as evidence of insurability (EOI) required if you are signing up for first time
- For those already enrolled, during Open Enrollment increase by 1x your salary *without* proof of good health
- Plan maximum is 8x's your salary or \$1.5 million
- Travel assistance benefit included

Age-Graded Spousal Life Insurance

- Slight decrease in rates for 2026 plan year; review rates online
- Coverage in increments of \$10,000 up to a maximum of \$250,000

Dependent Child Life Insurance

- No rate changes; review rates online
- Three coverage options available; \$5,000 or \$10,000 or \$20,000
- Covers any number of children up to the month they turn age 26



Update your beneficiaries!



PennState

AD&D, STD, and LTD or LTD/RIP



Accidental Death & Dismemberment

- May enroll during Benefits Open Enrollment without proof of good health
- Employee coverage ranges from \$10,000 - \$300,000
- Additional coverage available for spouse and/or child(ren)
- Travel assistance benefit included

Short-Term Disability (STD)

- Can be elected at anytime without proof of good health; pre-existing* exclusion applies
- Provides paid leave for non-work-related illnesses and injuries lasting more than 14 or 30 days, up to 24 or 22 weeks
- Provides 60% of your salary up to a max of \$1,500/week with approved claim; for up to 180 days

** If you are already diagnosed with a condition (i.e. pregnancy, prior scheduled surgery, long-term illness) the pre-existing exclusion will apply, and benefits will not be payable for that condition.*

Long-Term Disability (LTD)

- Can be elected at anytime with proof of good health
- Provides paid leave for non-work-related illnesses and injuries that last beyond 180 days
- Provides 60% of salary up to a max of \$10,000/month with approved claim

Long-Term Disability (LTD) with Retirement Income Protection (LTD/RIP)

- Can be elected at anytime with proof of good health
- May choose LTD only as outlined above, or with RIP to help protect your retirement income
- LTD with RIP will contribute 14.29% of your salary to a TIAA retirement annuity



PennState

Employee Assistance Program (EAP)



In-the-moment support. Reach a licensed clinician by phone for assistance with work-related pressures, depression, stress, anxiety, grief, relationship problems, substance use or other emotional health concerns.



Text therapy. Exchange text messages, voice notes and resources with a licensed counselor through the Textcoach® mobile and desktop app, Monday-Friday.



Short-term counseling. Access no-cost in-person or virtual counseling sessions with a licensed counselor available at the time and place convenient for you.



Digital group support. Join confidential group sessions hosted by licensed counselors through the on topics such as stress, grief, mindfulness, preventing burnout and more.



Coaching. Get assistance from a Coach to boost your emotional fitness, learn healthy habits, establish new routines, build your resilience and more.



Self-guided digital therapy. Strengthen your mental health and overall wellbeing at your own pace with Animo's self-guided digital resources and daily inspiration to foster meaningful and lasting behavior change.



Work-life benefits. Receive expert consultations for financial and legal issues. Work-life specialists also provide referrals that help address everyday needs such as child or elder care, pet care, home improvement, auto repair, travel, education and housing needs.



Navigation Support. Take the guesswork out by starting your journey easy and fast with 3 assessments, including Mental Health Navigator, Addiction Care Navigator and Financial Navigator.



Real-time Scheduling. Schedule care and support directly with a counselor, coach or work-life consultant



Mindstream.™ Explore live and on-demand sessions led by subject matter experts to enhance your life skills and emotional health in this fitness studio for your mind.

SupportLinc's resources are available to full-time, benefits-eligible Penn State employees, Post-doctoral Appointees, their spouse and dependents, as well as members of their household. Contact SupportLinc at supportlinc.com (first-time visitors will need to set up an account), group code: **pennstate**, or call 1.888.501.3532.



Supplemental Retirement Plans through TIAA are available regardless of which mandatory retirement plan you participate in; you can save even more for retirement by taking advantage of opening a supplemental retirement plan through TIAA. Please note that there is no employer contribution toward supplemental retirement plans. Call TIAA at 1.800.842.2252 for additional questions.

Remember to keep your mandatory or supplemental retirement plan beneficiary(ies) updated from your online TIAA portal.



WeightWatchers (WW) offers flexible solutions to help Penn State employees reach their weight-loss goals. The University is committed to helping our employees reach their wellness goals. You can contact WW customer service at 1.866.204.2885.



AblePay is a unique, NO-COST, program that provides savings and flexible payment terms on out-of-pocket medical expenses. You can simply sign-up for the AblePay program and use your AblePay card when seeking medical services with select providers. AblePay also provides an educational resource website for Penn State employees. You may contact AblePay customer service at 1.484.292.4000.



PennState

Important Information



PennState

Changes for IRS Form 1095-C delivery

- The IRS Form 1095-C is a form that Penn State is required to provide to employees who are eligible for medical plans.
- Like your W-2; provides the lowest cost medical plan available and whether you or eligible family members participate.
- While the IRS requires Penn State to provide this form, it is NOT required to file your yearly taxes; confirmed by the IRS as outlined within our IRS Frequently Asked Questions online.
- Due to the Paperwork Reduction Act (PRA), employers are now able to provide the IRS Form 1095-C electronically.
- Starting in January 2026, Penn State will be shifting away from mailing 1095-C forms to directing employees to obtain an electronic copy of the 2025 IRS Form 1095-C.
 - Forms are accessible through [Tax Form Management \(www.mytaxform.com\)](https://www.mytaxform.com), administered by our partner, Equifax.
 - You are encouraged to use the online 1095-C FAQ resources to proactively set up your account with Equifax's Tax Form Manager to receive an email notification when the form is ready.
 - Works similarly to the electronic notifications provided by Payroll when your annual W-2 is ready to be downloaded.

1095 Frequently Asked Questions

<https://hr.psu.edu/current-employee/benefits/1095>



PennState

Benefits Open Enrollment

Starts: Monday, November 3, 2025

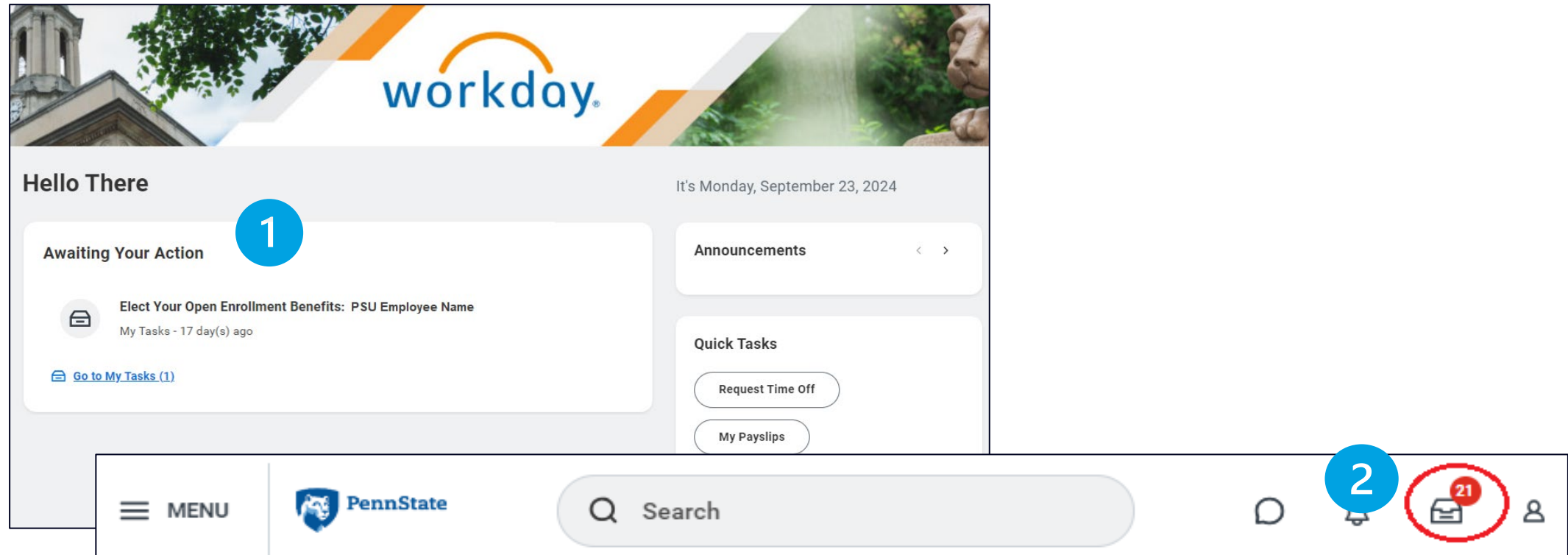
Ends: Friday, November 14, 2025 (5:00 pm EDT)

Login to  through <https://worklion.psu.edu>
to make your elections



PennState

Find your Open Enrollment elections from your home screen or within your Workday Inbox:



PennState

Things to remember...

- Lion Traditional plan members who change salary bands will default to waived status; they **MUST** log in to select the Lion Traditional plan with the new deductible
- Lion Advantage (HSA or Flex) plan members who change salary bands to \$200,000 or more will default to waived status; they **MUST** log in to select the applicable Lion Advantage plan
- Lion Advantage HSA plan members **MUST** log in to Workday to elect the HSA to receive the employer seed funding AND to continue their HSA payroll contributions
- Lion Traditional, Lion Advantage Flex, or non-Penn State medical plan participants wishing to enroll in the Health Care FSA **MUST** actively elect each year that they wish to participate
- Dependent Care FSA participants **MUST** elect each year they wish to continue coverage
- If Open Enrollment event is “on hold,” you likely have another change benefit event in Workday that you need to finalize before completing Open Enrollment
- If you plan to retire on or before December 31, 2025, you DO NOT need to complete Benefits Open Enrollment. Please be sure to attend at Preparing for Retirement session for more important information. <https://hr.psu.edu/preparing-retirement>



Benefits Vendor Partners

