

# 2027 Benefits Open Enrollment

## November 2 – 13, 2026

Penn State Employee Benefits

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# 2027 Benefits Updates

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# What is new or changing?

- A different format this year for presentations and webinars – more to come later today!
- Overall increase in payroll contribution costs for all 3 medical plan options
- Highmark - Medical coverage
  - Well360 Telehealth - Behavioral Health removed as of 01/01/2027; Urgent Care remains along with Primary Care, Dermatology, and Women's Health
  - Lion Traditional – No Changes
  - Lion Advantage HSA
    - IRS allowed maximum contributions to Health Savings Account (HSA); $4,500 individual / $9,000 family
    - Deductible amounts per IRS minimum limits; $1,750 individual / $3,500 family
    - Out-of-pocket maximums; $3,725 individual / $7,450 family
  - Lion Advantage Flex (available to Faculty and Staff only)
    - Deductible amounts per IRS minimum limits; $1,750 individual / $3,500 family
    - Out-of-pocket maximums; $3,725 individual / $7,450 family

# What is new or changing?

- **CVS Caremark - Prescription coverage**
  - Formulary will be changing from the Basic Control Formulary to the Standard Control Formulary
    - Minimal impact to current medications
    - Medication not on the Standard Control Formulary - letter from CVS Caremark
    - Medication move to covered on Standard Control Formulary - lower cost shares
  - New CVS Caremark app; Health100™

- **Health Care FSA to remain at 2026 limit of $3,400 in 2027**
- **Dependent Care FSA to remain at 2026 limit of $7,500 in 2027**

# Medical Plan Premium Contributions

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# 2027 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?**

- Rising medical costs – Higher provider rates, labor and supply costs, and increasing utilization
- Provider consolidation – Fewer, larger health systems can have greater negotiating leverage, contributing to higher prices
- High-cost claims – Catastrophic and million-dollar-plus claims continue to increase
- Specialty and innovative drugs – Growing use and cost of specialty medications including GLP-1s, cancer treatments, and cell and gene therapies
- Broader economic and policy pressures – Factors such as tariffs and changes in government health care funding can increase additional downstream pressure

**What does this mean for me?**

- Health care costs are projected to increase by $60 million for 2027
- Penn State continues to cover 75% of total health care costs, with employees contributing 25%
- The percentage of salary used to calculate employee premium contributions will increase

# 2027 Faculty, Staff, Postdoctoral Appointees – Lion Traditional

Example payroll premium contributions

| 2027 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 | 2.09% | $52.25 | $69.67 | $95.79 | $130.63 | $148.04 | $174.17 | $243.83 | $304.79 | $348.33 |
| Two Person | 5.11% | $127.75 | $170.33 | $234.21 | $319.38 | $361.96 | $425.83 | $596.17 | $745.21 | $851.67 |
| Parent/Child(ren) | 4.73% | $118.25 | $157.67 | $216.79 | $295.63 | $335.04 | $394.17 | $551.83 | $689.79 | $788.33 |
| Family | 6.50% | $162.50 | $216.67 | $297.92 | $406.25 | $460.42 | $541.67 | $758.33 | $947.92 | $1,083.33 |

| 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 |

| MONTHLY Dollar $ Difference from 2026 to 2027 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | $30,000 | $40,000 | $55,000 | $75,000 | $85,000 | $100,000 | $140,000 | $175,000 | $200,000 |
| Individual | $8.00 | $10.67 | $14.99 | $20.00 | $22.66 | $26.67 | $37.33 | $46.66 | $53.33 |
| Two Person | $19.50 | $26.00 | $35.75 | $48.75 | $55.25 | $65.00 | $91.00 | $113.75 | $130.00 |
| Parent/Child(ren) | $18.00 | $24.00 | $33.00 | $45.00 | $51.00 | $60.00 | $84.00 | $105.00 | $120.00 |
| Family | $24.75 | $33.00 | $45.38 | $61.87 | $70.13 | $82.50 | $115.50 | $144.38 | $165.00 |

# 2027 Faculty, Staff, Postdoctoral Appointees – Lion Advantage (Flex & HSA)

**Example payroll premium contributions**

| 2027 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 | 1.09% | $27.25 | $36.33 | $49.96 | $68.13 | $77.21 | $90.83 | $127.17 | $158.96 | $181.67 |
| Two Person | 2.63% | $65.75 | $87.67 | $120.54 | $164.38 | $186.29 | $219.17 | $306.83 | $383.54 | $438.33 |
| Parent/Child(ren) | 2.43% | $60.75 | $81.66 | $111.38 | $151.88 | $172.13 | $202.50 | $283.50 | $354.38 | $405.00 |
| Family | 3.34% | $83.50 | $111.33 | $153.08 | $208.75 | $236.58 | $278.33 | $389.67 | $487.08 | $556.67 |

| 2026 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 | 0.92% | $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 |

| MONTHLY Dollar $ Difference from 2026 to 2027 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | $30,000 | $40,000 | $55,000 | $75,000 | $85,000 | $100,000 | $140,000 | $175,000 | $200,000 |
| Individual | $4.25 | $5.66 | $7.79 | $10.63 | $12.04 | $14.16 | $19.84 | $24.79 | $28.34 |
| Two Person | $10.00 | $13.34 | $18.33 | $25.00 | $28.33 | $33.34 | $46.66 | $58.33 | $66.66 |
| Parent/Child(ren) | $9.25 | $12.99 | $16.96 | $23.13 | $26.21 | $30.83 | $43.17 | $53.96 | $61.67 |
| Family | $12.75 | $17.00 | $23.37 | $31.87 | $36.12 | $42.50 | $59.50 | $74.37 | $85.00 |

# 2027 Technical Service– Lion Traditional

**Example payroll premium contributions**

| 2027 Salary-based BI-WEEKLY premium contributions – LION TRADITIONAL | | | | | | |
|---|---|---|---|---|---|---|
| | Percent % of Employee Salary | $30,000 | $40,000 | $50,000 | $60,000 | $75,000 |
| Individual | 4.54% | $52.38 | $69.85 | $87.31 | $104.77 | $130.96 |
| Two Person | 8.17% | $94.27 | $125.69 | $157.12 | $188.54 | $235.67 |
| Parent/Child(ren) | 7.49% | $86.42 | $115.23 | $144.04 | $172.85 | $216.06 |
| Family | 9.53% | $109.96 | $146.62 | $183.27 | $219.92 | $274.90 |

| 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 | 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 |

| BI-WEEKLY Dollar $ Difference from 2026 to 2027 | | | | | |
|---|---|---|---|---|---|
| | $30,000 | $40,000 | $50,000 | $60,000 | $75,000 |
| Individual | $3.92 | $5.23 | $6.54 | $15.92 | $19.90 |
| Two Person | $2.19 | $2.92 | $3.66 | $22.15 | $27.69 |
| Parent/Child(ren) | $1.61 | $2.15 | $2.69 | $19.85 | $24.81 |
| Family | ($1.50) | ($2.00) | ($2.50) | $20.30 | $25.38 |

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

# 2027 Technical Service – Lion Advantage HSA

**Example payroll premium contributions**

| 2027 Salary-based BI-WEEKLY premium contributions – LION ADVANTAGE HSA | | | | | | |
|---|---|---|---|---|---|---|
| | **Percent % of Employee Salary** | **$30,000** | **$40,000** | **$50,000** | **$60,000** | **$75,000** |
| Individual | 2.75% | $31.73 | $42.31 | $52.88 | $63.46 | $79.33 |
| Two Person | 4.95% | $57.12 | $76.15 | $95.19 | $114.23 | $142.79 |
| Parent/Child(ren) | 4.54% | $52.38 | $69.85 | $87.31 | $104.77 | $283.75 |
| Family | 5.78% | $66.69 | $88.92 | $111.15 | $133.38 | $361.25 |

| 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 |

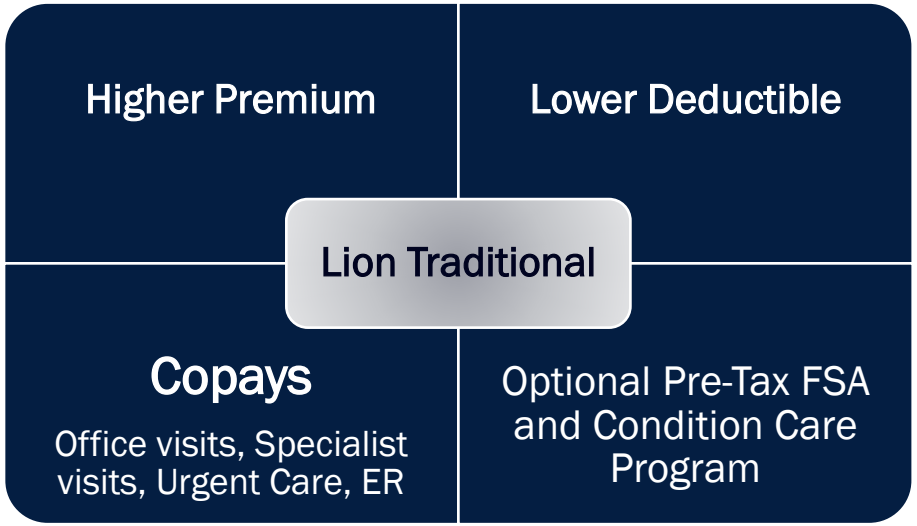
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|---|---|---|---|---|---|
| | **$30,000** | **$40,000** | **$50,000** | **$60,000** | **$75,000** |
| Individual | $4.62 | $6.15 | $7.70 | $9.23 | $11.54 |
| Two Person | $6.35 | $8.46 | $10.58 | $12.70 | $15.87 |
| Parent/Child(ren) | $5.66 | $7.53 | $9.42 | $11.31 | $14.14 |
| Family | $5.77 | $7.69 | $9.62 | $11.54 | $14.43 |

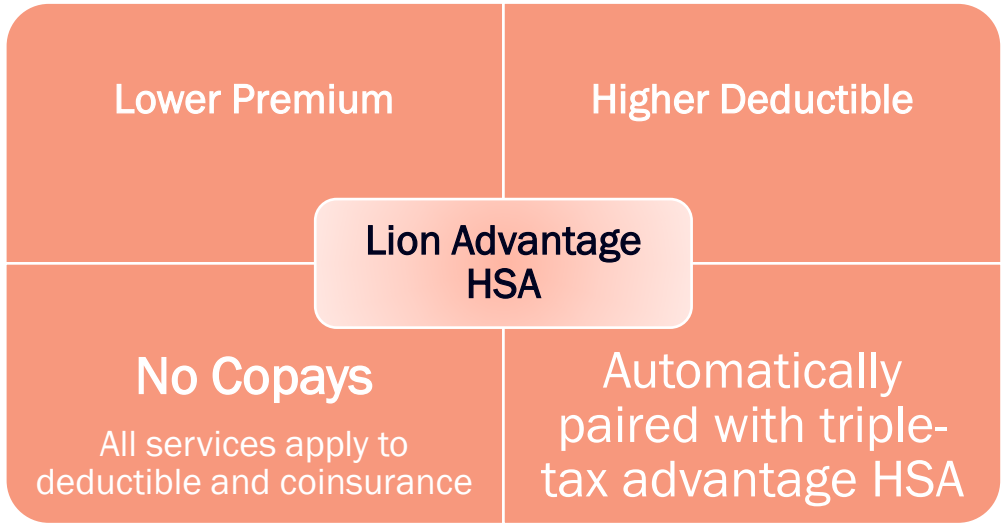
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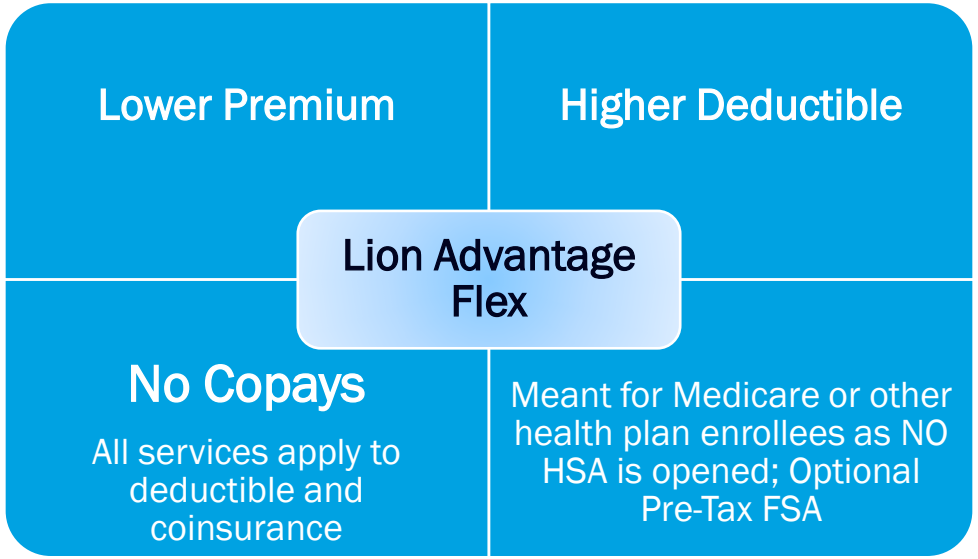
# Medical & Prescription Overview

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# Plan Comparison



# Lion Traditional Plan: At-a-Glance

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**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

HIGHMARK

**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
- Well360 Virtual Care = $0.00 Faculty/Staff/Technical Service
- Emergency Room = $150 Faculty/Staff; $100 Technical Service; *waived if admitted*

CVS caremark®

**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

**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%

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

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

# Lion Traditional Plan: Condition Care Program

Lion Traditional members who have been diagnosed with the following chronic conditions will experience enhanced benefits with the Condition Care Program. This program encourages individuals to manage these health conditions by keeping the individual's out-of-pocket expenses low. Enrollment is not required with Highmark or CVS Caremark; eligible claims will process at the 100% level automatically.

You should always reach out to the Highmark Concierge team at 1 (844) 945-5509 to verify the specific codes eligible under this program, or CVS Caremark at 1 (833) 298-7175 with any questions regarding diabetic supply coverage under the Condition Care Program. **The program DOES NOT cover prescriptions.**

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- Diabetes (Type 1 or Type 2)
  - ✓ **Covered at 100%:** PCP Visits, Specialist Visits, Lipid Panel, Hemoglobin A1c Test, Microalbumin Urine Test, Liver Function Test, Basic Metabolic Panel, Nutritional Counseling Visits, Dilated Retinal Exams, Stress Test, Diabetic Supplies, Insulin Pump, Diabetes Education, Blood Glucose Test, Routine Foot Exams, Creatinine Clearance Test
- High Cholesterol
  - ✓ **Covered at 100%:** PCP Visits, Specialist Visits, Lipid Panel, Liver Function Test, Nutritional Counseling Visits
- Hypertension
  - ✓ **Covered at 100%:** PCP Visits, Specialist Visits, Urinalysis, Basic Metabolic Panel, Microalbumin Urine Test



# Lion Advantage Plans: At-a-Glance

HIGHMARK

CVS caremark

## ALL services toward deductible

Office visits, X-ray/Lab, Inpatient and Outpatient, Prescription Drugs

### Deductible

- $1,750 Individual
- $3,500 Family

### Coinsurance

- 10% / 90% for medical services

### Coinsurance Maximum

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

### Max OOP: Deductible + Coinsurance

- $3,725 Individual
- $7,450 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 continues to administer prescription benefits. These costs are included with the Highmark medical deductible and coinsurance maximum.

# Lion Advantage HSA Plan ONLY: HealthEquity HSA

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

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

# Lion Advantage HSA Plan ONLY: HealthEquity HSA

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

- The University contribution is deposited to HSA after your first January pay cycle
- **IRS 2027 Annual Contribution Maximums: $4,500 Individual and $9,000 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

★ HealthEquity specific webinar information found online within Open Enrollment Presentations schedule.

# Medical Coverage

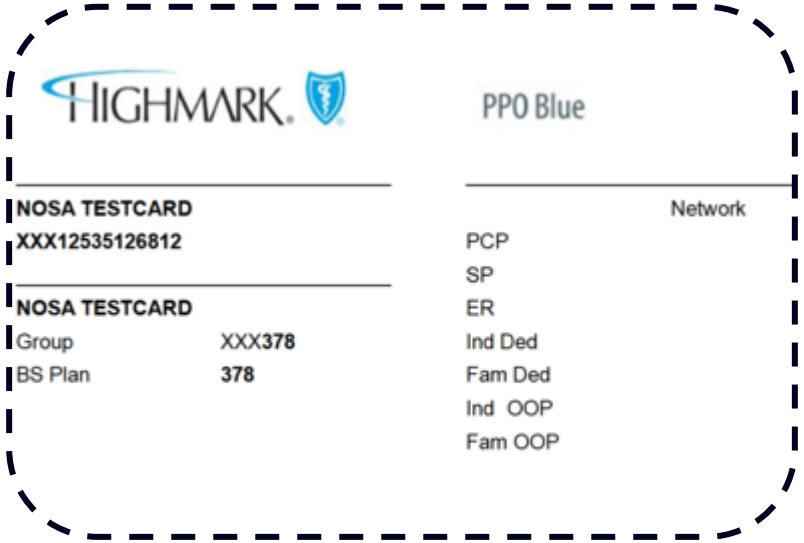
Continues through Highmark

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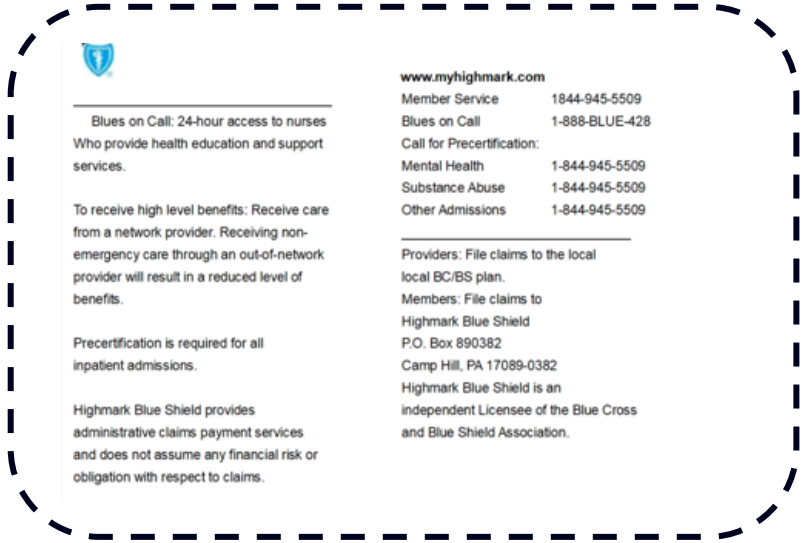
# Highmark ID Cards

- Updated Highmark cards mailed in December 2026 due to federal changes to the Total Maximum Out-of-Pocket (TMOOP) amounts.
- Employees may continue to use existing cards until new cards are received.
- Employees can use My Highmark to obtain an electronic copy of their card until physical card arrives.
- The below represents examples of what the cards look like, not the actual cards you will receive.

## Front of card




## Back of card



# 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**<br>**Earaches**<br>**Sinus infections** | Access 24/7 via My Highmark |
| **Doctor's Office*** | **$$** |  or  | **Ear and throat infections**<br>**Stomach issues**<br>**Diabetes** | Business hours (generally) |
| **Urgent Care*** | **$$$** |  or  | **Sprains and strains**<br>**Asthma**<br>**Flu or cold with fever**<br>**Moderate allergic reactions** | Mornings, evenings, and weekends |
| **Emergency Room (ER)** | **$$$$** |  | **Difficulty breathing**<br>**Uncontrolled bleeding**<br>**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

Convenient virtual care through My Highmark

## Get care from wherever you are.

Virtual visits can save time when an in-person visit isn't necessary.

**24/7**
urgent care

### What you can use it for *

General medicine
24/7 Urgent Care
Primary Care Physician
Dermatology
Women's Health

**No longer available for Behavioral Health virtual appointments*

### What it costs

$0 cost share for applicable Penn State plan members*

**Technical Services employees enrolled in Lion Advantage HSA will pay $64.00 per visit until deductible is met; $0 cost share after deductible*

### How to access it

Log in to My Highmark

Choose virtual care

Prescriptions can be sent to your preferred pharmacy

**A convenient option when you want care without the waiting room.**

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# Lab Testing

Quest Diagnostics™ LabCorp

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**

# 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:
   - ✓ **HIGHMARK26** *(Prior to 12/1/2026)*
   - ✓ **HIGHMARK27** *(Starting 12/1/2026)*
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 1-866-584-9479**
**Provide Engagement Number B172068**

# Prescription Coverage

Continues through CVS Caremark

PennState

# Your New CVS Caremark ID Card

If you are enrolling in a Penn State medical plan for the first time, or switching medical plan enrollment, you will receive a new CVS Caremark ID card; current participants continue to use current card

**DECEMBER 2026**
New enrollees, watch for your new card

**JANUARY 1, 2027**
Start using the new card or current card

**AT THE PHARMACY**
Show your CVS Caremark card







**Remember:** Your prescription card is separate from your Highmark medical card. You can also access a digital card through the CVS Caremark app or online.

# Health100™: Health care, connected

## A single digital front door to help make managing health and care easier.

1

### Pharmacy benefits

Manage Caremark prescription benefits alongside information from participating providers and pharmacies.

2

### Haio™ personal assistant

An always-on AI assistant designed to offer proactive support for health and care needs.

3

### Tools in one place

Access cost transparency support, personal health records and digital health solutions through WellBridge™.

4

### Virtual care

Find virtual care options and connected resources to help take the next step in your care.

**What to know during the transition**

Your CVS Caremark website and app remain available during migration. You can use your Caremark credentials to sign in after creating a Health100 account. The CVS Caremark app will be retired in the future; timing and support details will be shared later.

# CVS Caremark enhancements

Several programs are designed to make prescriptions easier to manage or less expensive

### Retail 90

Fill eligible 84 to 90-day supply prescriptions at a participating retail pharmacy

Results in the same cost share as mail-order

### Specialty Starter Fill

New specialty medications may begin with a shorter supply

Helps minimize medication waste

### ScriptSync

Align eligible prescriptions to refill on the same day

Fewer pharmacy trips

### Caremark Cost Saver

Compares available discount pricing for eligible non-specialty generic medications

Lower available price is applied at the point of sale

### Rx Savings Plus

Discounted pricing may be available for certain non-covered medications

Uses CVS Caremark's discount network

**Contact CVS Caremark for additional information on any of these programs**

# How Prescription Costs Work

The cost depends on your medical plan and the type of prescription

LT

## Lion Traditional

Prescription cost sharing is separate from the medical deductible.

Different cost sharing applies to retail, preventive and specialty prescriptions.

LA

## Lion Advantage

Retail and specialty prescription costs apply to the medical deductible first.

After the deductible, coinsurance applies.

## LT Prescription out-of-pocket maximums*

**Faculty & Staff Lion Traditional**
$2,000 individual / $8,000 family

**Technical Services Lion Traditional**
$1,000 individual / $6,000 family

**Separate maximums apply to prescription benefits; not part of plan deductible*

## LA Prescriptions*

Total Lion Advantage prescription costs apply to the medical deductible before the coinsurance percentage applies.

**Preventive prescriptions have separate cost-sharing rules.*

# Prescription Cost Sharing

Compare the cost-sharing structure by plan

| | LION TRADITIONAL | LION ADVANTAGE |
|---|---|---|
| **Retail** | 50% generic<br>50% preferred brand<br>70% non-preferred | **AFTER DEDUCTIBLE**<br>10% generic<br>20% preferred brand<br>40% non-preferred |
| **Preventive** | 10% generic<br>20% preferred brand<br>40% non-preferred | **No deductible**<br>10% generic<br>20% preferred brand<br>40% non-preferred |
| **Specialty** | Faculty/Staff/Postdoc:<br>50% preferred brand — $100 max<br>70% non-preferred — $200 max<br><br>Technical Services:<br>50% preferred brand — $50 max<br>70% non-preferred — $100 max<br><br>Only for Lion Traditional participants, **PrudentRx Program** is available for select high-priced specialty medications. | **AFTER DEDUCTIBLE**<br>20% preferred brand — $65 minimum<br>40% non-preferred brand — $100 minimum |

**Note: Lion Advantage retail and specialty prescription costs apply to the medical deductible before coinsurance.**

# Retail 90: More ways to fill a 90-day prescription

Your prescription length (number of days for each fill) determines your cost-sharing structure

**31 DAYS OR LESS**

**Regular Retail Pharmacy**

**Regular retail cost share**

→

**83 DAYS OR LESS**

**Retail 90 at participating retail pharmacies**

**Regular retail cost share**

→

**84–90 DAYS**

**Retail 90 at participating retail pharmacies**

**Mail-order cost share**

→

**84–90 DAYS**

**CVS Mail Order**

**Mail-order cost share**

**Good to know**

University Health Services remains an option for active employees and covered dependents and is part of the Retail 90 structure.

Maintenance medications can still be filled through CVS Caremark Mail Order.

**For the lowest-cost option, compare your available fill locations and supply length.**

# Medical & Prescription

Contact resources

PennState

# Connect with your health plan

Highmark and CVS Caremark give you convenient ways to manage your coverage and get support.

## HIGHMARK

**MYHIGHMARK.COM**

Register or sign in to view benefits, claims, your digital ID card and more.

Scan to access MyHighmark

### My Highmark app

Download the app and use the same login as the website. View your ID card, costs and plan information.

### Member support

Call or chat with Highmark: 1 (844) 945-5509
24 hours a day, 7 days a week.

Your member ID card is always a good place to start for plan-specific questions.

## CVS caremark®

**CAREMARK.COM**

Register or sign in to view prescription benefits, your digital ID card, costs and refills.

Scan to get started

### CVS Caremark app

Access your ID card, check prescription costs, track refills and manage your prescriptions.

### Member support

Call CVS Caremark: 1 (833) 298-7175
24 hours a day, 7 days a week, 365 days a year.

For prescription-specific questions, CVS Caremark can provide the most direct support.

# Need help? Start with Penn State.

Not sure where to start? We'll help get you to the right person.



### HR Services

1 (814) 865-1473

Start here when you need help with an employee benefit issue or aren't sure who to contact.



### Penn State Employee Benefits

benefits@psu.edu

Email us with your question. We can help clarify next steps and the right resource.



### Highmark or CVS Caremark

When your question requires plan-specific help, we can connect you directly with the appropriate vendor.

**Tip: Have your Penn State ID card and a brief description of your question ready when you contact support.**

# Which plan is right for me?

PennState

# Do the math to find the plan that works best for you

These employee examples show how premiums, medical costs and family situations can change the total cost of a plan. Use the example that most closely resembles your situation as a starting point — then consider your own expected needs.

## Beth

**Age 33 • Married with one child**

**Salary: $80,000**

Coverage: Parent/Child(ren)

Spouse has coverage through own employer

## Jake

**Age 27 • Single; provides coverage for child**

**Salary: $48,000**

Coverage: Parent/Child(ren)

No additional spouse coverage detail applies.

## Natalie

**Age 41 • Married with two young children; one is a newborn**

**Salary: $65,000**

Coverage: Family

Spouse has own employer coverage but chooses PSU plan

## Eric

**Age 50 • Single; manages type 2 diabetes**

**Salary: $125,000**

Coverage: Employee only

No additional spouse coverage detail applies.

## Brenda

**Age 55 • Married; recently diagnosed with a condition requiring specialty medication**

**Salary: $44,500**

Coverage: Employee/Spouse

Spouse does not have employer coverage

Illustrative examples — not actual Penn State employees.

# Natalie: The situation

A quick look at the employee and family circumstances behind this example.

## Natalie

Age 41
Married with two young children; one is a newborn

ANNUAL SALARY

$65,000

COVERAGE

Family

### Why this example is useful

A family example with maternity, newborn, pediatric and spouse care. A $100/month spousal surcharge applies.

**Coverage note**

Spouse has own employer coverage but chooses PSU plan

**Next: compare annual payroll premiums, health plan out-of-pocket costs and total cost.**

Illustrative examples — not actual Penn State employees.

# Natalie: What does it cost?

Illustrative annual costs based on the medical and prescription needs shown in this example.

**ANNUAL PAYROLL PREMIUM** *(includes $1,200 annual spousal surcharge)*

| $5,425 | $3,371 |
|---|---|
| Traditional | Advantage |

**HEALTH PLAN OUT-OF-POCKET**

| $2,595 | $4,825 |
|---|---|
| Traditional | Advantage |

**TOTAL ANNUAL COST**

| $8,020 | $8,196 |
|---|---|
| Traditional | Advantage |

| Estimated Medical Needs | Total allowed cost | Lion Traditional | Lion Advantage HSA / Flex |
|---|---|---|---|
| Natalie - Annual Routine Visit (PCP) | $100 | $0 | $0 |
| Natalie - Ultrasound (OB-GYN) | $200 | $200 | $200 |
| Natalie - Maternity Care / C-Section | $3,000 | $570 | $3,000 |
| Natalie - Inpatient Hospital Stay | $10,000 | $1,000 | $1,270 |
| Newborn - Well Visits (2-week, 3-month, 6-month; Pediatrician) | $600 | $0 | $0 |
| Newborn - Sick Visit (Pediatrician) | $300 | $20 | $30 |
| Son - Annual Routine Visit (PCP) | $200 | $0 | $0 |
| Son - Specialist Visit (ear doctor) | $300 | $30 | $30 |
| Son - Ear Surgery | $2,500 | $700 | $250 |
| Son - Hearing Test | $150 | $15 | $15 |
| Spouse - Annual Routine Visit (PCP) | $200 | $0 | $0 |
| Spouse - Generic, Mail-Order Prescriptions (4 / year) | $300 | $60 *(20% coinsurance, separate out-of-pocket max)* | $30 (10% coinsurance, included in deductible and coinsurance) |
| **Total Health Plan Out-of-Pocket Costs** | | **$2,595** | **$4,825** |

Illustrative examples — actual costs depend on services received, providers and plan provisions.

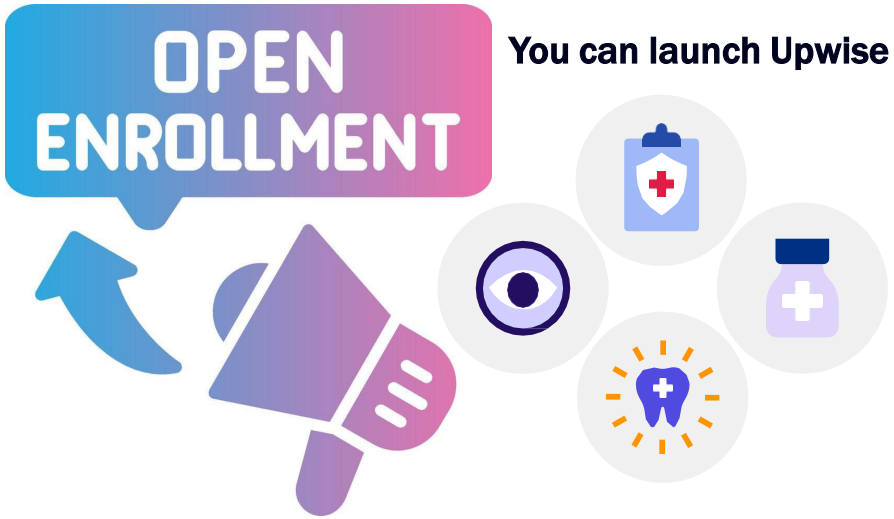
PennState

# Meet your new election decision tool

upwise

# Benefits are a big deal

Upwise is a MetLife digital employee benefits engagement platform using software encryption from Nayya Health, that helps you choose your benefits by offering a personalized and comprehensive recommendation.




**You can launch Upwise from Workday**

**1 Start enrollment with Upwise**
In 10 minutes or less via an interactive survey, Upwise explores your health, wellness, finances, and future plans.

**2 Get your recommendation**
Upwise provides a tailored recommendation including all the benefits your employer provides, not just health insurance.*

**3 Enroll with confidence**
Choose the benefits that best fit your and your family's unique needs and preferences.

*The Upwise decision support tool "Choose" makes recommendations to employees on benefits such as Medical, Dental, Vision, Supplemental Term Life, STD, LTD, Accident, CI (including Cancer plans), HI, and HSA Contributions, Healthcare FSA, Pet, Legal, and Fraud Protection. Employees may have additional benefits or additional services/perks available that don't factor into Upwise recommendations.

Upwise is offered by MetLife companies (Metropolitan Life Insurance Company, Metropolitan Tower Life Insurance Company, Metropolitan General Life Insurance Company, MetLife Legal Plans, Inc., MetLife Pet Insurance Solutions LLC, and/or MetLife Consumer Services, Inc.) for educational purposes. Upwise uses decision support and benefits engagement software developed by Nayya Health, Inc., including an AI machine learning model that develops recommendations for major medical insurance plans. Your use of Upwise is subject to Nayya's Terms of Service. Recommendations are made by Nayya Health Insurance Center, LLC, a licensed insurance producer, based

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# 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

# Dental

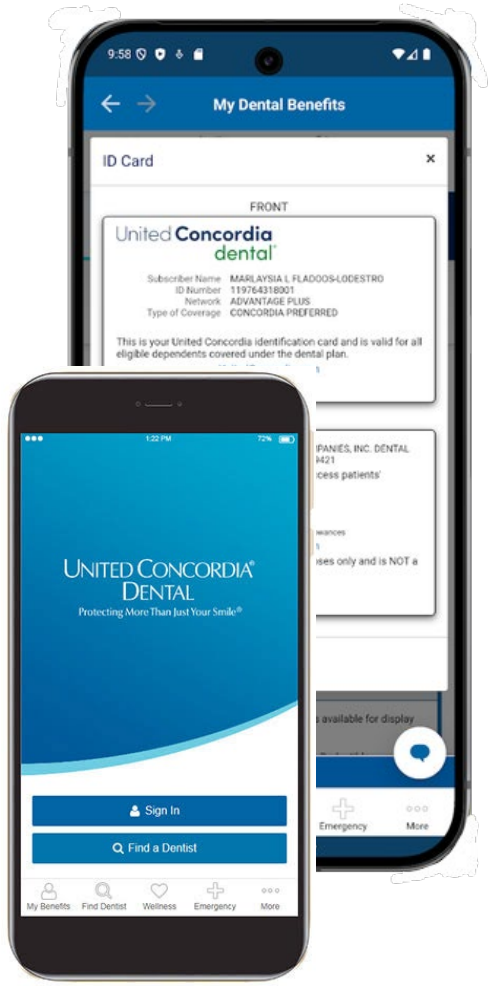
PennState

# 2027 Dental Plan Information

UNITED CONCORDIA®

- No contribution or 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

# 2027 Dental Premium Contributions

## Faculty and Staff: Basic Dental

| Tier of Coverage | Monthly Contributions |
|---|---|
| Employee Only | $6.13 |
| Family | $20.97 |

## Postdoctoral Appointees: Student Dental

| Tier of Coverage | Monthly Contributions |
|---|---|
| Individual | $4.34 |
| Family | $16.91 |

## Technical Service: Basic Dental

| Tier of Coverage | Bi-Weekly Contributions |
|---|---|
| Employee Only | $3.14 |
| Family | $10.74 |

## Technical Service: Dental Plus

| Tier of Coverage | Bi-Weekly Contributions |
|---|---|
| Employee Only | $6.60 |
| Family | $19.82 |

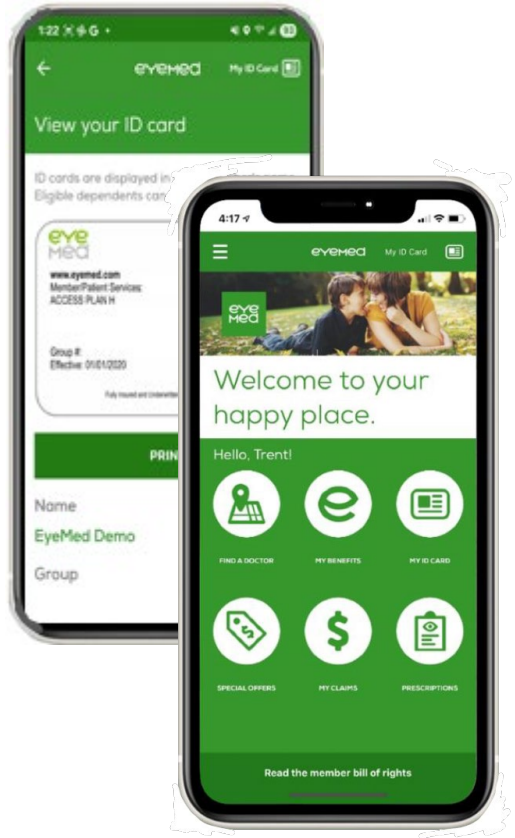
# Vision



PennState

# 2027 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




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

# 2027 Vision Premium Contributions

## Faculty, Staff, Postdoctoral Appointees: Basic Vision

| Tier of Coverage | Monthly Contributions |
|---|---|
| Employee Only | $1.05 |
| Family | $3.47 |

## Technical Service: Basic Vision

| Tier of Coverage | Bi-Weekly Contributions |
|---|---|
| Employee Only | $0.48 |
| Family | $1.60 |

## Technical Service: Vision Plus

| Tier of Coverage | Bi-Weekly Contributions |
|---|---|
| Employee Only | $0.97 |
| Family | $3.22 |

# Important Information

PennState

# Want to learn more?

## Join a benefit partner webinar

**After attending a Penn State Employee Benefits presentation,** explore additional webinars by the team and our benefit partners

### Benefit Partner Webinars

- Hosted separately from the regular Penn State Employee Benefits presentations
- Focus on specific benefits programs and services
- Unum presented by Penn State Employee Benefits
- All other webinars presented by the benefit partner
- Opportunity to ask questions and learn more

### 2027 Partner Presentations

| | |
|---|---|
| **Unum** | Disability & Life Insurance |
| **HealthEquity** | HSA & Flexible Spending Accounts |
| **Hinge Health** | Digital Musculoskeletal Health |
| **Scripta** | Prescription Savings |
| **ID Watchdog** | Identity Theft Protection |
| **MetLife Pet** | Pet Insurance |
| **MetLife Legal Plans** | Legal Services & Estate Planning |
| **SupportLinc** | Employee Assistance Program |

**You don't have to attend every presentation.**
Attend the main Penn State Employee Benefits presentation once, then choose additional webinars based on the benefits you're interested in.

https://hr.psu.edu/2027-benefits-open-enrollment/benefits-open-enrollment-presentations

PennState

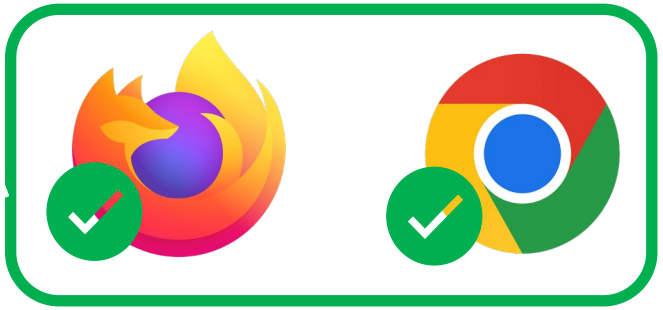
Benefits Open Enrollment

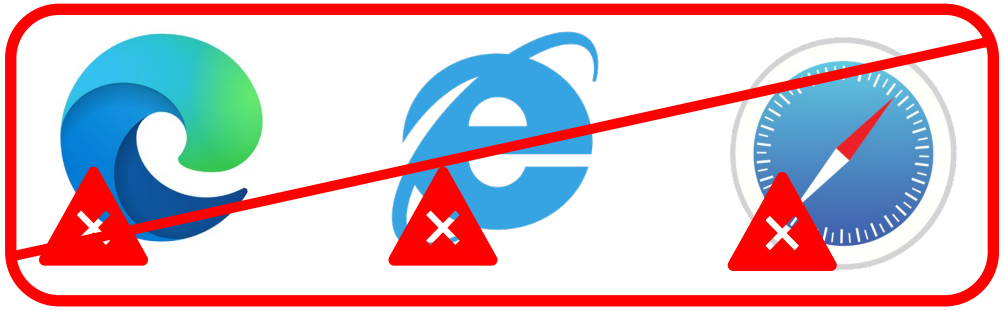
Begins:  Monday, November 2, 2026

Ends: Friday, November 13, 2026 (5:00 pm ET)

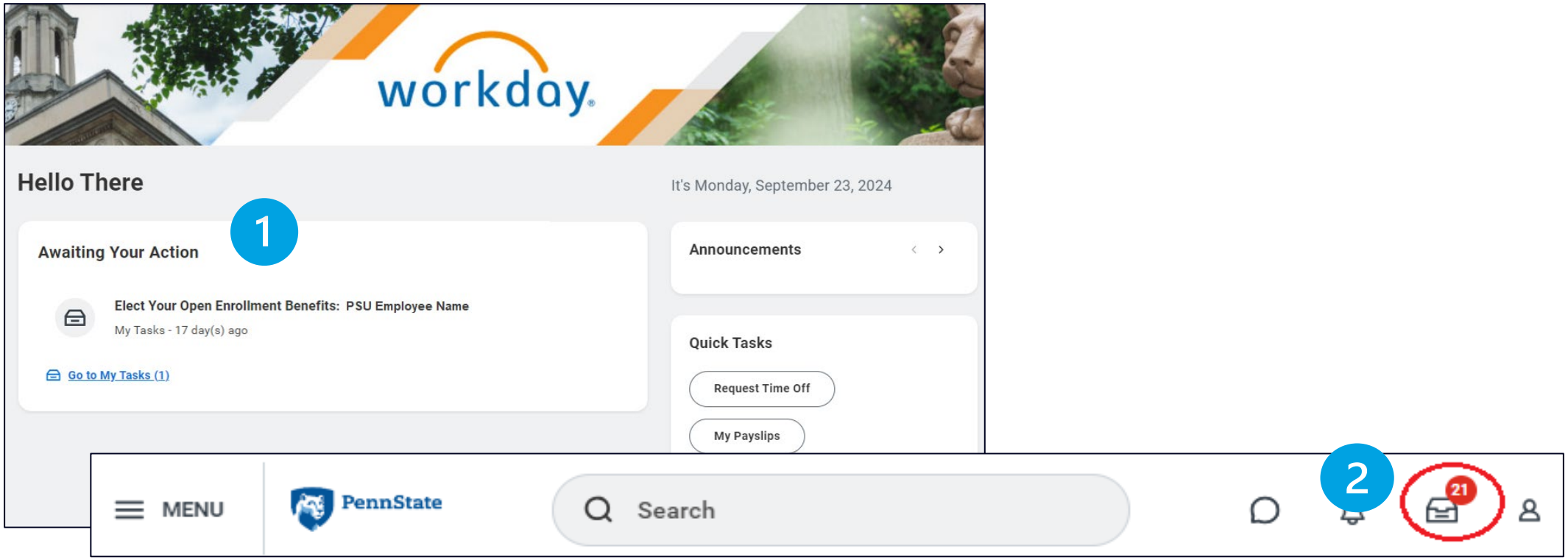
Login to workday through https://worklion.psu.edu to make your elections





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



# 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. You will receive email reminders.
- 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. You will receive email reminders.
- 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. You will receive email reminders.
- Both Healthcare and Dependent Care FSA participants **MUST** elect each year they wish to continue coverage. Carry over amounts from the prior plan year will not occur without an active election for the next plan year.
- If you wish to increase your Employee Optional Age-Graded Life insurance by 1x your annual salary without Evidence of Insurability (EOI) you **MUST** elect during open enrollment. Please tune in to more information on Unum benefits in separate webinars.
- 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, 2026, 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. If you receive email reminders, you may disregard.

# Benefits Vendor Partners

HIGHMARK
1 (844) 945-5509

EyeMed
1 (833) 337-3163

MetLife | Legal Plans
1 (800) 821-6400

CVS caremark
1 (833) 298-7175

UNUM
1 (866) 220-8460

MetLife | Pet Insurance
1 (855) 202-1642

HealthEquity
1 (866) 346-5800

idwatchdog from Equifax
1 (866) 513-1518

SCRIPTA INSIGHTS
1 (866) 572-7478

UNITED CONCORDIA
1 (800) 423-8217

PennState Human Resources
HR Shared Services: 1 (814) 865-1473
Benefits: benefits@psu.edu

Hinge Health
1 (855) 902-2777