



2026/2027

# Andrews University

Effective

5/1/2026-4/30/2027

## **Open Enrollment Benefit Overview**

Andrews University strives to provide you and your family with a comprehensive and valuable benefits package. We have put together this Open Enrollment Overview to make sure you're getting the most out of your benefits and know what to expect during open enrollment. This overview outlines the benefits you can elect during open enrollment and serves as a companion to the Employee Benefits (EB) Guide. If you have questions, please reach out to Human Resources.

## WHO IS ELIGIBLE?

See page 4 in the benefit guide for benefit eligibility based on hours worked. Employees eligible for health insurance may cover the following family members for medical, dental and vision benefits:

- Your spouse by marriage, with the following exception:
  - **If your spouse is a full-time employee with access to their own group sponsored healthcare benefits, he/she is NOT eligible to enroll as a dependent under the Andrews University Medical plan. This eligibility provision does not apply to Dental/Vision.**
- Dependent children by birth, adoption, marriage, or legal guardianship.
- *Coverage may be terminated retroactively if the Plan Administrator determines that a spouse or dependent is ineligible for coverage under the Plan. You must reimburse the Plan for the costs associated with providing coverage to any ineligible person (including benefit claims, processing fees, administrative charges and all other costs).*

## HOW TO ENROLL

The first step is to review your plan options in this overview and the EB Guide. Then, you make all elections/changes via the bswift Benefits Management System. To access bswift, visit [www.andrews.edu/go/mybenefits](http://www.andrews.edu/go/mybenefits). Begin by clicking "Start my Enrollment". Once your enrollment is complete, review your elections via your confirmation statement. You can print and/or email yourself a copy of the confirmation statement for your records. **If you are going to participate in the 2026/2027 Flexible Spending Account, you MUST log in and make a new FSA election. They do not roll over from year to year.**

## WHEN TO ENROLL

The open enrollment portal will open this year on March 23 and runs through April 4. The benefits you choose during open enrollment will be effective May 1, 2026 through April 30, 2027

## HOW TO MAKE CHANGES AFTER OPEN ENROLLMENT ENDS

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period for the subsequent benefit year. You have 30 days from your qualifying event to request a corresponding change to your benefits. Qualifying events include things like:

- Marriage, divorce or legal separation, birth or adoption of a child, change in child's dependent status, death of a spouse, child or other qualified dependent, change in employment status or a change in coverage under another employer-sponsored plan (for you or your spouse or dependents) that creates a gain or loss of coverage.

<b>MEDICAL &amp; RX COVERAGE</b> Medical & RX In-Network Coverage	<b>Premier Plan</b>	<b>Standard Plan</b>	<b>High Deductible Health Plan</b>
Deductible	\$500/\$1,000	\$650/\$1,300	<b>\$1,700 / \$3,400</b>
Co-Insurance	90%	80%	80%
True Maximum Out-of-Pocket	\$5,000/\$10,000	\$6,000/\$12,000	\$4,250/\$8,500*
Office Visit Co-Pay PCP / Specialist	\$20 / \$30	\$30 / \$40	Ded, 80%
Virtual Visits	\$0	\$0	\$43 until ded has been met, then 0%
Generic RX	\$25	\$25	Ded, 80%
Brand Rx	25%-\$100	30%-\$100	Ded, 80%
Specialty Rx	25%-\$1,000	30%-\$1,000	Ded, 80%
90-day Mail-Order Rx (excl Specialty)	2.5 X Retail	2.5 X Retail	Ded, 80%
Hearing – testing	Ded, 90%	Ded, 80%	Ded, 80%
Hearing - Office Visits / hearing aids (Max-\$2,500 in two benefit year periods)	\$20 OV / Ded, 75%	\$30 OV / Ded, 75%	Ded, 80%

**\*The Maximum Out-of-pocket is Embedded**

**GETTING STARTED WITH HMA:** After receiving your member ID number, you can create a member portal account on our website to easily and securely manage your healthcare benefits. Through the portal you can view your claims status, get help with your questions, view your benefits and coverage and connect to HMA programs and services.

**STAY CONNECTED WITH THE HMA MOBILE APP:** Once your plan is active, you can register your account online and access it through the mobile app. Through the app you can view your digital member ID cards, find an in-network provider or hospital, securely access your claims and benefits at home or on the go, and get connected to our Customer Care team at the touch of a button.

### Get Started

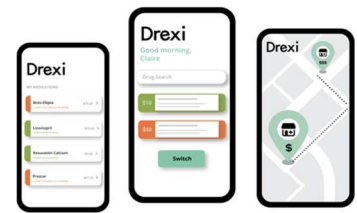
Download the free Mobile App in the Apple or Google Play Stores



### VIRTUAL HEALTHCARE:

If you are too sick to leave home or are traveling, MDLIVE gives you and your dependents access to Urgent Care online or over the phone 24/7/365. Commonly treated conditions include pink eye, rashes, cold/flu and more. MDLive physicians may even send in a prescription to a pharmacy near you. Premium and Standard plan participants have a \$0 copay while HDHP members will owe a \$43 copay until the deductible has been met, then it is covered 100%. You can access MDLive through your HMA member account or call 877.596.8826.

**RX:** Download the Drexī App to view your medications and understand your RX benefits all in one place. You will receive instant alerts about lower cost alternatives for your prescriptions. With One-click convenience you can switch pharmacies or medications directly within the app. Always get the best deal by finding the right drug at the right price ever time. Drexī takes the guesswork out of prescription costs.



Let's Download that APP!!



Our Drexī Advocacy Team provides additional savings through International Rx for a \$0 copay and HyVee supports a personalized mail order service.

**HIGH DEDUCTIBLE HEALTH PLANS - TIPS:** All services (except for preventive care) must apply to the deductible before the plan pays covered, in-network services at 80%. A HDHP is a “qualified RX plan” for purposes of Medicare Part D. Once you are enrolled in Medicare, you can no longer contribute to an HSA. One deductible covers all members but the Maximum Out-of-pocket is embedded. **It is not recommended that you utilize the Drexī International Rx if you are contributing to an HSA.**

**AUTOMOBILE/MOTORCYCLE:** Our plan does not cover healthcare claims related to an auto accident for Michigan licensed drivers (coverage is provided via Michigan No-Fault). Our medical plan will exclude the first \$20,000 of eligible charges related to a motorcycle injury.

**MEDICAL COVERAGE WHILE TRAVELING INTERNATIONALLY:** The medical plans cover emergency and urgent care services to you and your covered members while traveling outside of the United States. You may be asked to pay for services up front, but then you will submit the claims to HMA for reasonable and customary processing.

## UNIVERSITY WELLNESS

You will receive a wellness reward, reducing your health employee contributions by completing an on-line attestation (due by March 13th) plus two of the offered programming options. **See Human Resources for more information.**

## EMPLOYEE CONTRIBUTIONS

**Wellness/Non-Wellness rate**

Dental and Vision are a combined election.

Employee Contributions (Based on 24 Pays)	Premier Plan	Standard Plan	High Deductible Health Plan	Dental/Vision
Employee Only	\$97 / \$202	\$72 / \$177	\$31 / \$58	\$15
Employee + One	\$144 / \$249	\$109 / \$214	\$53 / \$158	\$30
Employee + Two or More	\$192 / \$297	\$144 / \$249	\$67 / \$172	\$44

## DENTAL INSURANCE

Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery. When you have services from a DenteMax Participating provider, you may reduce your out-of-pocket expenses, stretch your annual maximums and receive discounts on services even after your annual maximum is reached. The following chart outlines the dental benefits we offer. Our benefits are as follows:



TYPE OF SERVICE	AMOUNT YOU PAY
Preventive Services	Exams, cleanings & X-rays - 100%
Deductible	\$25 Single / \$75 Family
Basic & Major Services (fillings, crowns, extractions, root canals)	75% after deductible
Plan Year Maximum	\$1,100 Per Member
Ortho Lifetime Maximum	50% coverage to \$1,760 (dependents under age 24)

## VISION INSURANCE

Vision insurance can help you maintain your vision as well as detect various health problems. Our policy covers routine eye exams and other procedures and provides benefit dollars for the purchase of eyeglasses and contact lenses.

TYPE OF SERVICE	AMOUNT YOU PAY
Routine Vision Exam	\$15 copay
Prescription Glasses and Other Services	100%
Plan Year Maximum Excluding Exam	\$350



## FLEXIBLE SPENDING ACCOUNTS (FSA):

Andrews University offers an employer-sponsored dependent care FSA and two healthcare FSAs, a Traditional FSA and a Limited Purpose FSA.



**WHAT ARE THE BENEFITS OF AN FSA?** FSAs allow you to put aside money tax-free that can be used for qualified childcare, medical, dental, vision and hearing expenses. FSAs **save you tax dollars!** Since your taxable income is decreased by your FSA elections, you'll pay less in taxes. **If you do not use it, you lose it.** You should only contribute the amount of money you expect to pay out of pocket that plan year plus grace period.

**WHAT IS A DEPENDENT CARE FSA?** Dependent Care FSAs allow you to contribute pre-tax dollars to qualified dependent care. The maximum amount you may contribute each year is \$7,500/household (or \$3,750 if married and filing separately). Your reimbursement is limited to the amount you have contributed.

**WHAT IS A HEALTHCARE FSA?** The healthcare account allows you to set aside up to \$3,400 in the 2026/2027 plan year for out-of-pocket expenses related to healthcare expenses for you and your IRS dependents. Spouses may each have their own healthcare FSA. Your full annual plan year pledge is available to you on the first day of the plan year.

**WHAT IS THE DIFFERENCE BETWEEN A TRADITIONAL FSA AND A LIMITED PURPOSE FSA?** If you have selected healthcare coverage other than The High Deductible Health Plan, you may enroll in the Traditional FSA. Members of the Traditional FSA will be issued a debit card to access funds. Members of the Limited Purpose FSA can only submit post-deductible medical and dental/vision out-of-pocket cost and will submit claims via a paper claim form.

## HEALTH SAVINGS ACCOUNTS (HSA)

Health savings accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany qualified high deductible health plans (HDHPs).



Health Savings Account

To open an HSA, please visit our preferred vendor's website:

[myhsa.umb.com/HSAEnrollment/eligibility](http://myhsa.umb.com/HSAEnrollment/eligibility). Employer Verification Code: THA0001 - 161681

**WHAT ARE THE BENEFITS OF AN HSA?** There are many benefits of using an HSA, including the following: **It is your account.** We recommend that you set up your HSA account with UMB. **It is portable.** The money in your HSA is carried over from year to year and it is yours to keep, even if you leave the company. The maximum amount that you can contribute in the calendar year 2026 is \$4,400 for individual coverage and \$8,750 for family coverage. Additionally, if you are age 55 or older, you may make an additional "catch-up" contribution of \$1,000. You may change your contribution at any time throughout the year if you do not exceed the annual maximum. If you are enrolled in Medicare, you cannot contribute to an HSA.

## LIFE AND DISABILITY

**BASIC LIFE INSURANCE:** This benefit provides full-time employees with \$100,000 in basic life insurance for employees, \$50,000 coverage for spouses and \$10,000 for dependent children (from birth to age 19, 26 if a full-time student). Andrews University pays for the full cost of this benefit for you and your family. Make sure to review and update your beneficiary information in bswift ([www.andrews.edu/go/mybenefits](http://www.andrews.edu/go/mybenefits)).

**DISABILITY INCOME BENEFITS:** At Andrews University, we want to do everything we can to protect you and your family, which is why Andrews University has a very generous paid time off schedule and disability coverage. If you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Andrews provides employees working 35+ hours/week with both Long-term and (new for 2025) Short-term disability. See the benefit guide for more information.

Benefits	Short-term Disability	Long-term Disability
Benefits Begin	On the 8 <sup>th</sup> day of an accident or illness	91 <sup>st</sup> day of disability
Benefits Payable	12 weeks	Social Security National Retirement Age
% of Income Replaced	60% of weekly earnings	66.67% of monthly earnings
Maximum Benefit	\$1,000/week	\$6,000/month

**VOLUNTARY LIFE & AD&D INSURANCE:** In addition to the basic life insurance provided by Andrews University, employees may purchase voluntary life and AD&D coverage at their own cost through payroll deductions. Coverage for employees is available in \$10,000 increments, up to the lesser of \$750,000 or seven times annual earnings. The guaranteed issue amount for employees is the lesser of three times annual earnings or \$250,000. Spousal coverage may be purchased in \$5,000 increments, up to 100% of the employee's elected amount, with a maximum of \$250,000 and a guaranteed issue amount of \$50,000. If you already have coverage, you may increase your benefit up to the guaranteed issue amount during open enrollment without completing Evidence of Insurability. Coverage will begin to reduce at age 65. Elections above the guaranteed issue amount, as well as certain dependent coverage, may require medical underwriting.

Monthly Cost for Every \$10,000 of Employee and Spouse Life Insurance Coverage (Post-Tax)											
Age	<29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Life & AD&D	\$.52	\$.61	\$.64	\$.87	\$1.32	\$2.15	\$3.71	\$3.98	\$6.96	\$12.4	\$19.73
Dep Children	Live birth to age 19 or 26 for full-time students = \$1,000 increments to \$10,000						\$1.92/\$10,000 of coverage				

**WORK/LIFE BALANCE (EAP):** Providing our employees and family members with **confidential**, short-term counseling for the treatment of stress, depression, relationship problems, substance abuse, grief/loss, financial issues, legal assistance and so much more! 24/7 emergency service at (800) 854-1446 or online at: [www.unum.com/lifebalance](http://www.unum.com/lifebalance)

**GLOBAL EMERGENCY SERVICES:** This benefit will coordinate care for travel/health emergencies when 100 miles or more from home. Services may include emergency medical evacuation, emergency message service, transportation for friends/family to join a hospitalized patient, care of minor children, RX assistance, vehicle return assistance and/or legal and interpreter referrals. Note: this does not provide medical insurance coverage.

## UNUM VOLUNTARY PRODUCTS

**HOSPITAL INDEMNITY PLAN:** Hospital insurance provides you with cash benefits in the event that you or your covered dependents are hospitalized. You will receive \$1,000 for being admitted into the hospital and you'll receive an extra \$500 if admitted into the ICU. For each additional day you're admitted, you'll receive \$100. The Hospital plan also includes a \$50 benefit for Well Child Visits, payable up to four times per year.

**VOLUNTARY CRITICAL ILLNESS:** This policy can pay a lump sum benefit at the diagnosis of a covered illness. You can choose the level of coverage from \$10,000, \$20,000 or \$30,000 (spouse and child benefit is 50% of employee coverage) and you can use the money any way you see fit. **All enrollees are guaranteed coverage without having to complete Evidence of Insurability.** The cost is deducted from your paycheck and is portable should you leave employment.

**VOLUNTARY ACCIDENT PLAN:** Accident insurance can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur off the job. This policy can help you with out-of-pocket costs that may not be covered by a medical plan. The cost is conveniently deducted from your paycheck and is portable should you leave employment. Examples of benefits include concussions: \$200 benefit, herniated disc: \$180 benefit, ambulance: \$500 benefit, meniscus repair: \$1,000, and more. There are newly covered benefits as well, such as chiropractic therapy (aiding in your recovery) and an organized sports benefit.

**VOLUNTARY WHOLE LIFE POLICY:** A Whole life insurance policy can pay money to your family if you die to cover final arrangements, basic living expenses, etc. This coverage has a fixed premium for the life of the policy, is portable should you leave employment, and earns interest or "cash value" at a guaranteed rate of 4.5%. In addition, you may be able to use your death benefit to pay for long term care.





## WHO DO I CALL WITH QUESTIONS?

Type of question:	Contact:
General questions, plan summaries and/or plan documents, enrollment & eligibility questions: AU Benefits Office	T: (269) 471-3886 benefits@andrews.edu www.andrews.edu/hr
Medical: HMA	T: (833) 865-0141 (back of ID card) www.accesshma.com
Find A Medical Provider	www.priorityhealth.com/findadoc
Prescription Drugs: Drex International Rx: Drex	T: (844)728-3479 www.drex.com drex_customer-service@amps.com T: (877)688-5461 drexadvocacy@amps.com
Dental, Vision, Flexible Spending Accounts: ASR Health Benefits	T: (800) 968-2449 or (616) 957-1751 F: (616) 464-4458 www.asrhealthbenefits.com
DenteMax Dental Network	T: (800)752-1457 www.dentemax.com
University Wellness: Rachel Keele	<a href="http://www.andrews.edu/wellness">www.andrews.edu/wellness</a> wellness@andrews.edu
Preferred HSA Vendor: UMB	T: 866.293.9605 Myhsa.umb.com/HSAEnrollment/eligibility Employer Verification Code: THA0001 - 161681
Life and AD&D, STD, and LTD Insurance questions: Unum	T: In-force coverage: (800) 421-0344 T: LTD Claims: (800)858-6843 www.unum.com
Voluntary Whole Life, Accident, Critical Illness: Unum	T: In-force coverage: (800) 635-5595 www.unum.com/employees
Travel Assistance: Assist America Unum Ref #01-AA-UN-762490	T: (800)872-1414 International T: (301)656-4152
Employee Assistance Program (EAP): Legal Guidance, Work-Life Solutions, Emotional Support & Financial Resources	T: (800)854-1446 www.unum.com/lifebalance
Retirement: Empowerment Retirement	Suzanne McHugh and Brian Hand T: (240)224-4911 (Suzanne) T: (720)701-2039 (Brian) suzanne.mchugh@empower-retirement.com brian.hand@empower-retirement.com

