Cornell University | Benefit Services & Administration

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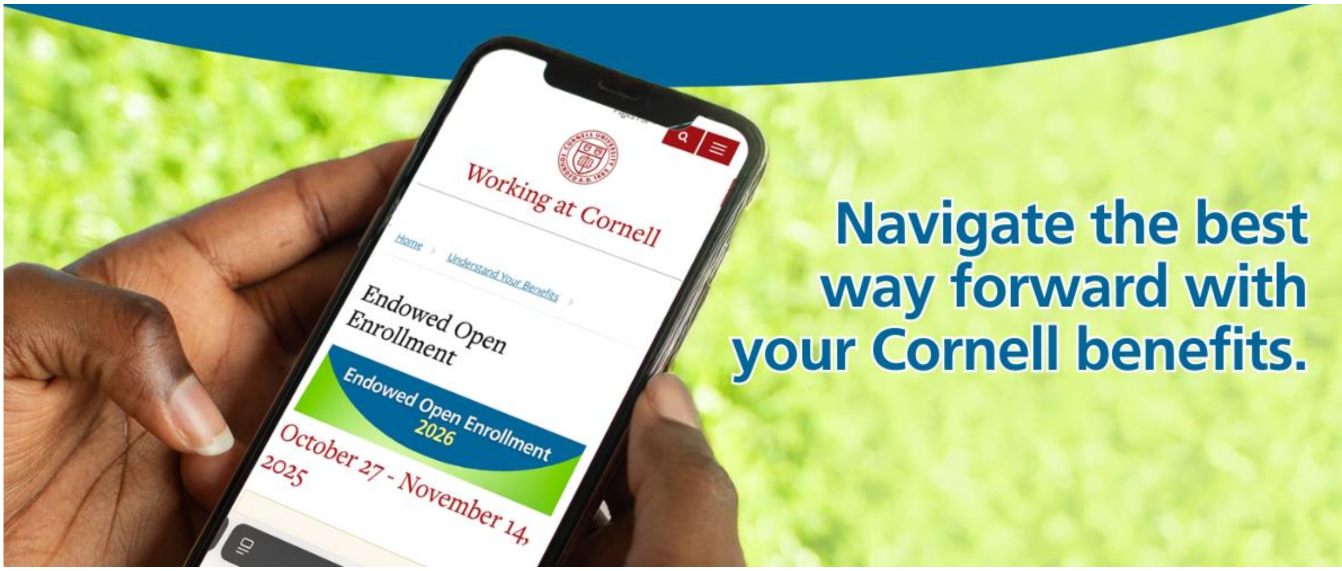

October 27, 2025

Endowed Open Enrollment for 2026

Below, we've included important information about the 2026 Open Enrollment, when you can make certain changes to your health, dental, and vision plans effective January 1, 2026. Visit our Open Enrollment webpage for a quick reference to everything you should know about Open Enrollment.

Important Dates

- Monday, 10/27/2025 - Open Enrollment BEGINS
- Wednesday, 10/29/2025 - In-person Benefair
- **Friday, 11/14/2025, 4 pm EST – Open Enrollment ENDS**

October Benefair

Our annual Benefair event is an excellent way for you to better understand the vast array of benefits available to faculty and staff. This year, Benefair will be in-person to allow you to connect with benefits representatives and providers.

IN-PERSON BENEFAIR: Wednesday, October 29, from 9:00 am – 1:30 pm

Cornell Biotechnology Building, 526 Campus Rd., Ithaca, NY 14850

Aetna Health Plan Updates

Please visit the Open Enrollment website for multiple resources and tools to compare plans and actual costs based on your chosen coverage level.

Increased expenses and cost-sharing in 2026

Healthcare costs are rising nationally by as much as 20 percent, impacting employers and workers in all sectors. Cornell's Endowed health plan costs for 2025 increased by 16 percent and we expect continued increases in the coming years.

Historically, the university has shouldered most of the cost of employee health care, with a goal of limiting staff and faculty to funding 10 percent (individual coverage) and 25 percent (individual plus dependent(s)/family plans). In recent years, Cornell has taken on even more of that responsibility, asking employees to contribute just 7 and 19 percent of the overall cost of their healthcare.

In 2026, Cornell will allocate another $17 million (bringing the total Cornell spend to $149 million) to bolster its commitment to employee healthcare. That investment alone cannot fully shield employees from premium increases. Starting in January, the university will adjust the employee cost share to 9 percent (individual) and 22.5 percent (all other levels).

The impact of the monthly premium increase beginning in January 2026 will vary depending on the type of insurance plan an employee has, the number of people on that plan, and whether the employee is paid over 24 or 26 checks per year. We recognize some employees' plans will require an additional $200 or more per month. We urge all employees to review the new 2026 rates and factor these increases into your personal financial budgeting.

The university does not make this decision lightly. Requiring faculty and staff to pay more for their healthcare was unavoidable in a financial landscape that is strained for institutions, families, and individuals. We empathize with all members of our community contending with this unexpected new monthly expense.

Coverage updates

For 2026, the benefits provided under the various Aetna health plans will remain robust, with no changes in existing co-pays and deductibles, and a few new programs and resources that will be rolled out over the next two months. Formulary adjustments for prescriptions are effective each January 1 and July 1. Employees who take a prescription drug affected by a formulary change will receive a notification from OptumRx via postal mail by November 1, 2025.

As a new Rx feature, if you take a medication that is currently filled with the Optum Home Delivery or Optum Specialty Pharmacy, you may be eligible for enhanced savings by utilizing a copay card. If your medication is eligible for this program, a representative from Optum Home Delivery or Optum Specialty Pharmacy will provide the details to you upon your first fill opportunity in 2026.

Health Savings Accounts (for those in the Aetna HSA/high deductible health plan)

2026 Increases

- For 2026 HSA plan participants, the contribution maximums will increase from $4,300 to $4,400 for individuals and from $8,550 to $8,750 for families.
    - The Cornell contribution for 2026 participants continues to be $1,000.
- The deductibles are also increasing due to changes in Federal regulations to $1,700 for individuals and $3,400 for families.

MetLife Dental Plans – No Benefit Plan Changes; Small Increase in Premiums

For 2026, there are no benefit plan changes under the two dental plans.

Due to rising costs and increased usage, MetLife has notified Cornell that they must increase insured dental premiums by approximately 5.45 percent for 2026.

Employee cost-share increases for 2026 are listed below and are dependent on the level of coverage elected (individual, individual plus child/children; individual plus spouse/partner; family):

- Standard Plan, costs will increase in the range of +$1.59 to $5.32 per month
- Dental Plus Plan, costs will increase in the range of +$2.58 to $8.41 per month

(NOTE: the lowest cost increase is for individuals; the highest is for family coverage.)

MetLife/Davis Vision Plan – No Benefit Plan Changes; No Increase in Premiums

We are pleased to announce that the Davis Vision plan will not change in coverage or in cost for 2026.

ARAG Legal Insurance – No Change in Coverage; No Increase in Premiums

For 2026, there are no changes to the ARAG Legal Insurance, and the rate guarantee remains in place. A separate Open Enrollment for Legal Insurance runs from October 27, 2025, to December 31, 2025, with changes to be effective January 1, 2026.

Flexible Spending Accounts

2026 FLEXIBLE SPENDING ACCOUNT – REMEMBER YOU MUST ENROLL EACH YEAR!

If you want a Medical Care or Dependent Care FSA in 2026, you MUST enroll or re-enroll in Workday during Open Enrollment. Use the Workday Decision Enrollment Guide worksheets and step-by-step instructions to make your FSA elections in Workday before the November 14th deadline.

- **Medical Care FSAs:** The pretax contribution limit for Medical Care FSAs is **$3,400**.
- **Medical Care FSAs:** The maximum carryover amount is **$660 for carryover for 2025 account balances to 2026 accounts.**
- **Dependent Care FSAs:** The 2026 pretax contribution limit for Dependent Care FSAs has

increased from $5,000 to **$7,500 per household**.

- **Commuter Accts** (if eligible): The combined pretax contribution limit for Commuter expenses is **$340 per month**. The pretax Parking limit is **$340 per month**.

ServiceNow – new Benefit Services Help System is live.

The HR Services & Transitions Center (HRSTC) has launched a new support services system. The new system uses an online request form that routes information to the benefits specialist who can assist most efficiently, improving the service experience for Cornell faculty and staff.

The system also replaces the SFT (Secure File Transfer) process previously used to upload Open Enrollment-related documents safely.

Customer Service and Our Commitment to You

We hope you found the information in this letter helpful. Throughout Open Enrollment, we encourage you to review the resources available on our Open Enrollment webpages and Workday's Open Enrollment screens, as they may help in your decision-making and answer your questions.

We look forward to seeing you at this year's Benefair.

Eric D. Biegler

Eric D. Biegler, and your Benefit Services & Administration Team