

# 2026 Summary of Benefits

## GVSU Faculty and Staff, Full-Time

### Medical and Pharmacy (Priority Health and CVS/Caremark)

	Standard PPO	High-Deductible Health Plan PPO with HSA
<b>Deductible</b>	\$250 Per Individual / \$500 Per Family	\$2,250 Per Single Enrollment / \$4,500 Per Family
<b>Copays</b>	\$20 Virtual Care / \$20 Office Visit / \$20 Urgent Care / \$50 Emergency Room	100% after deductible New for 2026 – Virtual Care covered 100% before deductible!
<b>Coinsurance Maximum</b>	\$1,000 Per Individual / \$2,000 Per Family (deductible does not apply)	None (100% coverage after deductible) (deductible does not apply)
<b>Out of Pocket</b>	\$9,200 Per Individual / \$18,400 Per Family (includes deductible, coinsurance and copays)	\$2,500 Per Single Enrollment / \$5,000 Per Family (includes deductible and Rx copays)
<b>Rx Copays (CVS/Caremark)</b>	\$4 Generic / \$20 Preferred Brand and Specialty / \$40 Non-Preferred Brand and Non-Preferred Specialty	After deductible: \$4 Generic / \$20 Preferred Brand and Specialty / \$40 Non-Preferred Brand and Non-Preferred Specialty
<b>Annual Faculty/Staff Payroll Deduction</b>		
<b>Single</b>	\$1,706.71	\$0
<b>Double</b>	\$3,311.02	\$0
<b>Family</b>	\$5,120.14	\$0

Register today for Priority Health Member Information:



#### Helpful Information:

Health Equity (Health Savings Account): <https://my.healthequity.com>

Health Equity HSA Guide: <https://healthequity.com/learn/hsa>

HSA Eligible Expenses: <https://www.irs.gov/pub/irs-pdf/p502.pdf>

CVS/Caremark (Pharmacy Benefits): <https://www.caremark.com/digital-fast/caremark-login-web/#/login>

GVSU will deposit \$300 for single enrollees and \$600 for double or family enrollee into the HSA. First time High Deductible Health Plan enrollees ONLY.

### Dental (Delta Dental)

#### In-Network Benefits

- Deductible: None
- Class 1 Preventive services: covered at 100%
- Class 2 Basic Services (Fillings, Root canals): 80% for PPO Dentist, 50% for Premier and Non-Participating
- Class 3 Major Services (crowns, bridges, implants dentures): 50%
- Class 4 Orthodontic Services (children and adults): 50%
- \$1,250 per member maximum per year on all except orthodontics.
- \$1,500 per member per lifetime for orthodontic services

Annual Cost	Single	Double	Family
Dental	\$84.00	\$156.00	\$300.00

### Vision (VSP)

#### In-Network Benefits

- Eye exam (every 12 months): \$10 copay
- Frames (every 12 months): \$10 copay, \$175 retail / \$225 featured frame allowance
- Lenses (every 12 months): Included with frame copay
- Contacts (in lieu of glasses, every 12 months): \$175 allowance
- LightCare allowance: \$175 allowance (in lieu of glasses or contacts)

Annual Cost	Single	Double	Family
Vision	\$83.52	\$167.04	\$250.44

# 2026 Summary of Benefits

## GVSU Faculty and Staff, Full-Time

### Employer Paid Group Life/AD&D (Lincoln Financial Group)

Offered to full and part time faculty/staff.

#### Group Life AD&D benefits offered:

- Employee: 1.5x salary up to \$350,000

### Voluntary Group Life/AD&D Insurance (Lincoln Financial Group)

Offered to ALL GVSU faculty/staff.

#### Voluntary Life AD&D benefits offered:

Employee: up to 5x salary up to \$750,000

- Guaranteed Issue for newly eligible = lesser of 3x salary or \$300,000

Spouse = 50% of Employee's election up to \$150,000

- Guaranteed Issue for newly eligible = lesser of 50% of employee amount or \$50,000

Child(ren) = \$10,000 (guaranteed issue for newly eligible)

### Employer Paid Long Term Disability (Lincoln Financial Group)

Eligibility varies. See your specific handbook for details.

#### Employer Paid LTD benefits offered:

- Employee: 60% up to \$15,000
- Elimination Period 180 Days

Offered to full and part time faculty/staff. Voluntary coverage, employee pays full cost of benefit. Contributions made POST-TAX.

### Voluntary Accident Insurance (Lincoln Financial Group)

#### Financial security for unexpected injuries.

- Fixed payments in the event of accidental injuries including: emergency care, ambulance, scans; fractures and dislocations; specific injuries such as burns, concussions, lacerations; surgical benefits; hospital benefits and child sports injuries.

### Voluntary Critical Illness Insurance (Lincoln Financial Group)

#### Financial security for unexpected illnesses. Lump sum payments available in varying increments for employee, spouse and/or dependents.

- Core includes: heart attack, vascular disease, stroke, organ failure, invasive cancer, skin cancer
- Supplemental includes: AIDS, Alzheimer's, MS, COPD

### Voluntary Hospital Indemnity Insurance (Lincoln Financial Group)

#### Financial security with cash payments that can be used to pay copayments, etc.

Payments can include hospital admissions, intensive care admission, confinement, newborn care, complications of pregnancy

### Voluntary Pet Insurance (Spot)

#### Customizable comprehensive coverage options:

Accident only, accident + illness and preventive care add-ons

Enroll via the link in Workday effective 1/1/2025 or clicking here:

[https://spotpet.com/employer/gvsu?utm\\_source=gvsu&utm\\_medium=employer&pcode=EB\\_GVSU](https://spotpet.com/employer/gvsu?utm_source=gvsu&utm_medium=employer&pcode=EB_GVSU)

Call: 800-905-1595

Partner ID: EB\_GVSU

## Additional Benefits Offered

- **Employee Assistance Program (EAP)** – Encompass, an AllOne Health Company: Confidential & FREE counseling with 24/7 call line & multi-lingual assistance. Available to ALL GVSU faculty/staff, spouses & children. No cost to members. Includes legal/financial resources, life coaching, medical advocacy, mental health counseling, personal assistant and work/life resources. Call: 800-788-8630
- **Wellness Program – Thrive Wellness Coaching.** Three-month program with trained coaches that provide a confidential sounding board for a variety of physical, emotional and social hurdles.
- **Flexible Spending Account**
- **Dependent Care Flexible Spending Account**
- **Long-Term Care Insurance** – Available through Genworth, 100% voluntary
- **Retirement**
- **Tuition Waiver and Tuition Reduction** – eligible faculty and staff

Disclaimer: This is meant to be an easy-to-read summary, please refer to your benefit policies for full details. Note that more details can be found on Workday, online or from Human Resources.