

GVSU BENEFITS COMMITTEE

2026 Open Enrollment & Wellness Update

The information contained in this presentation is confidential and is for the sole use of the members of the GVSU Benefits Committee.

AGENDA

- ✓ Welcome & introductions
- ✓ Annual wellness update
- ✓ 2026 Open Enrollment
- ✓ Definitions & retirement information

Open Enrollment 2026

2026 Open Enrollment begins

October 21, 8 a.m. and closes November 5, 5 p.m.

GVSU Health Plans
Effective Date January 1, 2026



	GVSU Standard PPO		GVSU High Deductible Health Plan PPO with HSA	
	In Network	Out of Network	In Network	Out of Network
Preventive Care	100% coverage	70% after deductible	100% coverage	80% after deductible
Office Visit	\$20 copay	70% after deductible	100% after deductible	80% after deductible
Virtual Care Services	\$20 copay	70% after deductible	100% coverage	80% coverage
Coinsurance (Plan Pays)	90% after deductible	70% after deductible	100% after deductible	80% after deductible
Prescription Copay	<i>Generic</i> \$4 <i>Brand Name/Formulary</i> \$20 <i>Brand Name/Non-Formulary</i> \$40 <i>Mail Order Copay(s)</i> 2x copay @ mail order or 3x copay @ retail		Copays apply after deductible \$4 \$20 \$40 2x copay @ mail order or 3x copay @ retail <i>Annual Rx copays capped at \$250 for Individual and \$500 for Family coverage</i>	
Special Plan Coverage Provisions <i>See Schedule of Benefits/SPD for details. Includes Orthognathic Surgery and Treatment and Cochlear Implants</i>	50% after deductible	50% after deductible	Not Covered	
Network	Priority Health / CIGNA		Priority Health / CIGNA	
Deductible				
<i>Individual</i>	\$250	\$500	\$2,250	\$4,500
<i>Family</i>	\$500	\$1,000	\$4,500	\$9,000
Coinsurance Maximum				
<i>Individual</i>	\$1,000	\$2,500	N/A	\$2,000
<i>Family</i>	\$2,000	\$5,000	N/A	\$4,000
Out-of-Pocket Maximum (includes deductibles, copays, and coinsurance)				
<i>Individual</i>	\$9,200	\$9,200	\$2,500	\$6,500
<i>Family</i>	\$18,400	\$18,400	\$5,000	\$13,000
Annual Faculty / Staff Payroll Deduction				
<i>Single</i>	\$1,707 (\$1,608 in 2025)		\$0	
<i>Double</i>	\$3,311 (\$3,108 in 2025)		\$0	
<i>Family</i>	\$5,120 (\$4,812 in 2025)		\$0	

Benefit Plans Payroll Deductions (Jan. 2026)

GVSU Standard PPO	2026 Annual Cost	24 Pay Period Deduction (Staff)	18 Pay Period Deduction (Faculty)
Single	\$1,707.00	\$71.12	\$94.83
Dual	\$3,311.00	\$137.95	\$183.94
Family	\$5,120.00	\$213.33	\$284.44
GVSU HS/HSA PPO	2026 Annual Cost	24 Pay Period Deduction (Staff)	18 Pay Period Deduction (Faculty)
Single	\$0.00	\$0.00	\$0.00
Dual	\$0.00	\$0.00	\$0.00
Family	\$0.00	\$0.00	\$0.00
Medical Plan Opt-Out Credit	\$750.00	\$31.25	\$41.67

Dental	2026 Annual Cost	24 Pay Period Deduction (Staff)	18 Pay Period Deduction (Faculty)
Single	\$84.00	\$3.50	\$4.67
Dual	\$156.00	\$6.50	\$8.67
Family	\$300.00	\$12.50	\$16.67
Dental Plan Opt-Out Credit	\$130.00	\$5.42	\$7.23

VSP Vision Plan	2026 Annual Cost	24 Pay Period Deduction (Staff)	18 Pay Period Deduction (Faculty)
Single	\$83.52	\$3.48	\$4.64
Dual	\$167.04	\$6.96	\$9.28
Family	\$250.44	\$10.44	\$13.91

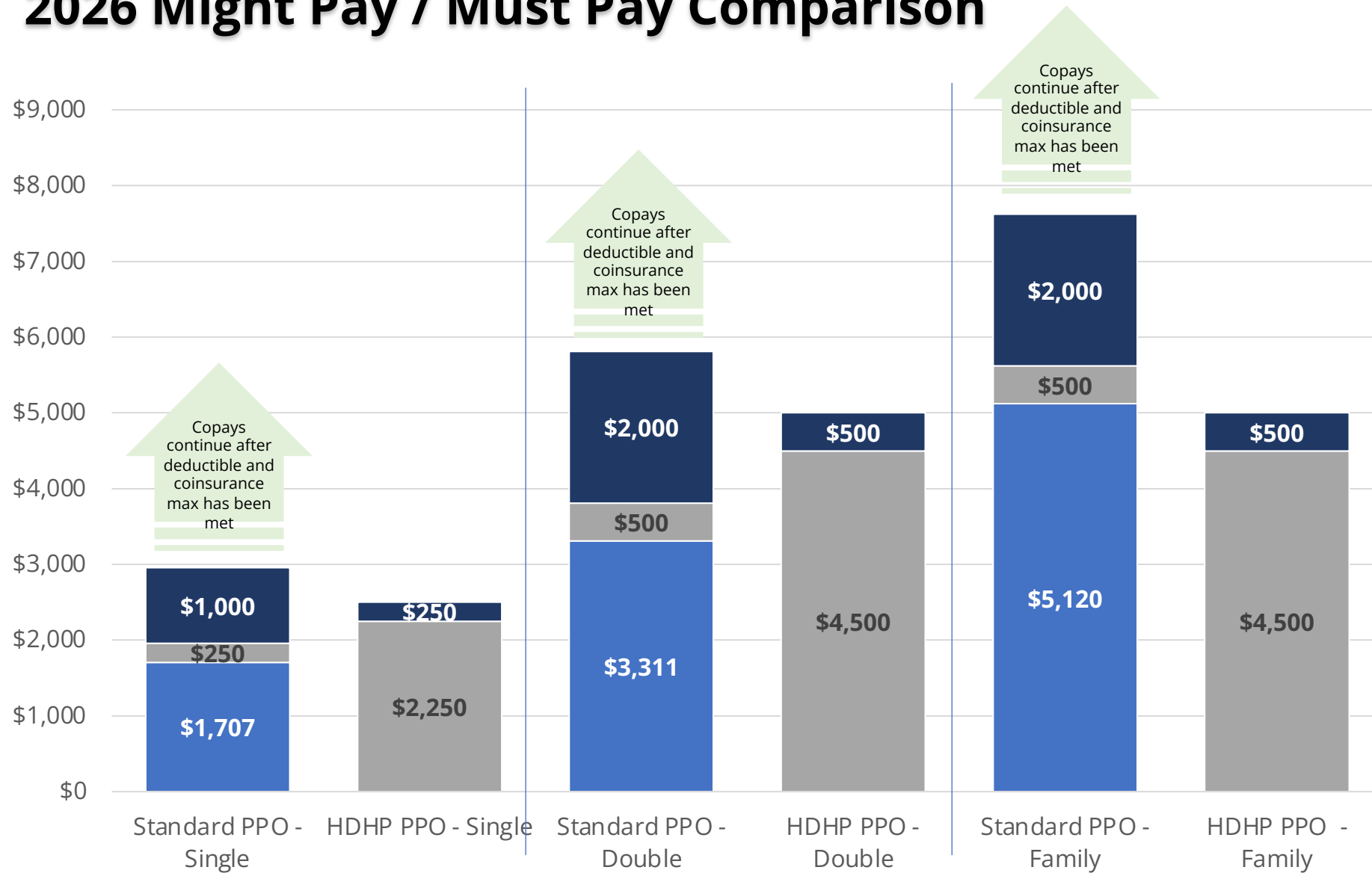
Benefit Plans Payroll Deductions**Beginning January 2026**

	2026 Annual Cost	Staff 24 Pay Period Deduction	Faculty 18 Pay Period Deduction
GVSU Standard PPO			
Single	\$1,707.00	\$71.12	\$94.83
Dual	\$3,311.00	\$137.95	\$183.94
Family	\$5,120.00	\$213.33	\$284.44
 GVSU HD/HSA PPO			
Single	\$0.00	\$0.00	\$0.00
Dual	\$0.00	\$0.00	\$0.00
Family	\$0.00	\$0.00	\$0.00
 Medical Plan Opt-Out Credit	\$750.00	\$31.25	\$41.67
 Dental			
Single	\$84.00	\$3.50	\$4.67
Dual	\$156.00	\$6.50	\$8.67
Family	\$300.00	\$12.50	\$16.67
 Dental Plan Opt-Out Credit	\$130.00	\$5.42	\$7.23
 VSP Vision Plan			
Single	\$83.52	\$3.48	\$4.64
Dual	\$167.04	\$6.96	\$9.28
Family	\$250.44	\$10.44	\$13.91

Notes

- Rates are effective on the first paycheck in 2026
- Hourly Members-deductions noted above are made on the first 2 pay periods of each month
- Faculty Members-deductions noted above are made during the academic year
- The payroll deductions are pretax dollars and therefore not applied toward taxable gross

2026 Might Pay / Must Pay Comparison



■ Might Pay (Coinsurance for PPO, Rx Copays for HDHP)

■ Might Pay (Deductible)

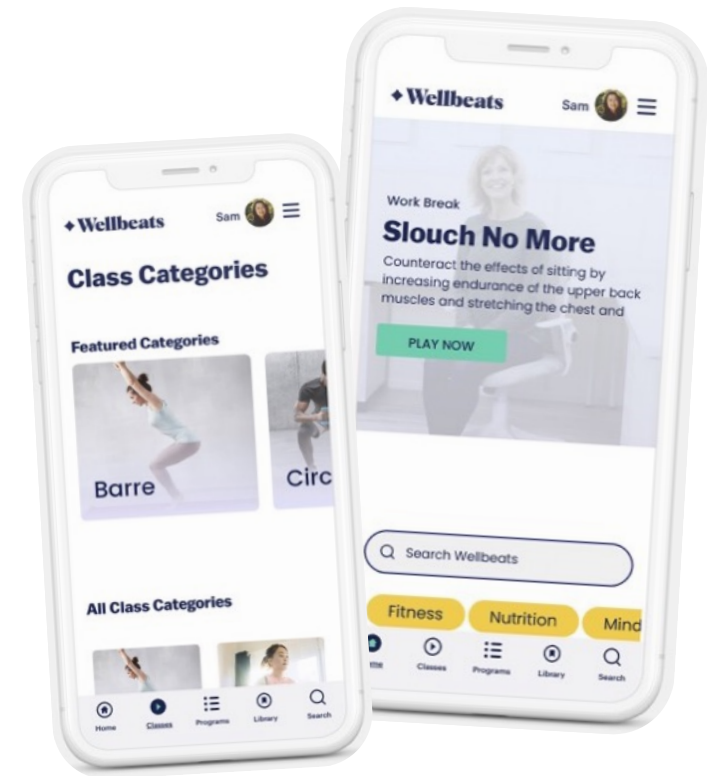
■ Must Pay (Faculty/Staff Annual Contribution)

Wellness: Wellbeats

- Wellbeats is a virtual fitness and well-being platform designed to provide on-demand access to streaming video content built to help you Thrive.
- Access expert led fitness, nutrition, and mindfulness classes for all ages, levels, abilities, and interests.
- **625** total faculty and staff enrolled.

◆ Wellbeats

Wellness



Wellness: Wellness Coaching



2023

544 participants

Coaches: McCahill Group



2024

521 participants

Coaches: The McCahill Group



2025

563 participants

Coaches: The McCahill Group



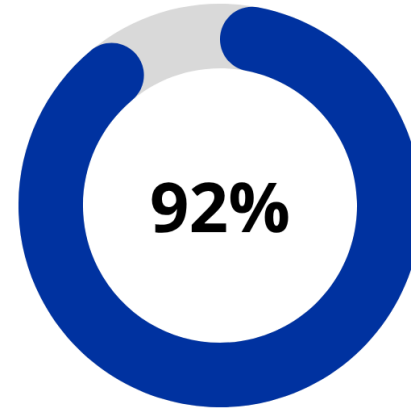
**Completion is still being tracked for 2025 as of 10/7*

Wellness: Wellness Coaching



Top Areas of Focus:


- Activity/exercise
- Nutrition
- Overall life satisfaction
(Improved sleep, more joy, etc.)
- Stress/mental and emotional health



92% of participants reported coaching improved or greatly improved their work performance and productivity

(up from 88% in 2024, 83% in 2023)


Wellness: My Life Expert



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Wellness: GVSU's Support Team



Gary Atkins
Work Life Consultant,
Powered by AllOne Health

[gvsu.edu/hro/benefits/
worklife](https://gvsu.edu/hro/benefits/worklife)



Christine
Care Manager,
Priority Health

[gvsu.edu/hro/benefits/
care](https://gvsu.edu/hro/benefits/care)



Wellness Coaches
Thrive at GVSU,
The McCahill Group

thrivegvsu.com

Wellness: Work Life Consultant

Powered by
AllOne Health
(previously Encompass)



Gary Atkins

Work Life Consultant

Gary is available to meet with individuals virtually or in-person to discuss personal or professional issues impacting wellness and provide support and resources. He will also be available to assist in the conflict resolution process, provide departmental support, and more.



Wellness: Walktober Challenge

October 1 – October 31

- **678** total participants
- **104** teams formed



Flu Shot Clinics



Flu Vaccine Clinics – Fall 2025

Valley Campus (Allendale)

- Friday, October 10 – 11:00 AM–1:00 PM | Kirkhof Center, Room 2204
Pere Marquette
- Tuesday, October 14 – 2:00 PM–4:00 PM | a Fieldhouse, Upper Arena

City Campus (Pew)

- Thursday, October 16 – 10:00 AM–12:00 PM | DeVos Center, University
Club Room
- Thursday, October 23 – 2:00 PM–4:00 PM | DeVos Center, University
Club Room

City Campus (Health)

- Friday, October 24 – 11:00 AM–1:00 PM | Cook-DeVos Center for
Health Sciences, Room 490
- Friday, October 31 – 11:00 AM–1:00 PM | DeVos Center for
Interprofessional Health, Room 102/104

Regional Center (Muskegon)

- Thursday, October 30 – 10:00 AM–12:00 PM | Annis Water Resources
Institute, Large Conference Room

Open Enrollment 2026

GVSU Standard PPO Plan

- 2026 Changes to the IRS Out of Pocket Maximum - increase
- 2026 Changes to faculty/Staff per pay period premium contributions

GVSU High-Deductible PPO Plan

- 2026 No per pay period Contribution Changes

CVS Pharmacy drug formulary changes

- CVS makes ongoing changes that are communicated by GVSU & CVS



Open Enrollment 2026

Delta Dental

- No increase in faculty/staff contributions



Flexible Spending Account Limit

- 2026 FSA limits \$3,400 Increase from \$3,300
- 2026 FSA childcare \$7,500; change in limit



Health Savings Account

- No change in the employer contribution amount

Open Enrollment 2026: Your HSA

If you are enrolled in the GVSU High-Deductible PPO Plan, you *must* make a new HSA deposit election for 2026 during Open Enrollment

Consider saving a little extra! No use it or lose it with the Triple Tax Benefit

2026 Annual HSA Contribution Limits

- \$4,400.00 for single; \$8,750 for Dual or Family - Increase from \$4,300 & \$8,550
- Plus, an additional \$1,000 catch-up for those age 55+

Health Equity

- Be sure to look at the investment options available

Understanding
Health Savings
Accounts

Including terms, tips and tools to
help you maximize your investment

PriorityHealth

Definition: Eligible Dependents

- Legally married spouse
- Household member
- Each dependent child
 - **Medical plan:** Eligible up to the last day of the month of their 26th birthday, or through age 27 if they are a full-time student
 - **Dental plan:** Eligible up to the last day of the month of their 26th birthday, or through age 27 if they are a full-time student

Qualified Life Events

A qualified life event allows employees to make changes to their benefits outside of open enrollment. The following life events qualify with a **30-day notification period**:

- Change in marital status
- Birth or adoption
- Change in plan of residence or work
- Change in Household Member status
- Change in status of dependent
- Death of dependent

Refer to www.gvsu.edu/hro/benefits/life-event-changes-111.htm for details.

Medicare

Are you getting close to your 65th birthday?

- Active faculty and staff members and their spouses that turn age 65 are not required to enroll in Medicare on their 65th birthday.
- Medicare has a special rule – if you continue to have coverage through GVSU, you do not need to enroll in Medicare until you retire. Once you retire, you will be able to enroll in Medicare without any penalty or waiting period.

Refer to www.gvsu.edu/hro/benefits/retiree-benefits-41.htm for details.

Social Security

Have you started your social security benefits?

- If you start receiving Social Security benefits while you're still employed, you'll be automatically enrolled in Medicare Part A, and this will make you ineligible to make ongoing contributions to your HSA.
- If you become enrolled in Medicare during the year, your maximum HSA contribution is limited to a prorated amount.
- You still own the HSA funds you've accumulated and can use them for qualified medical out-of-pocket expenses.
- If you're enrolled in any part of Medicare and you're not eligible to make contributions to an HSA, you can still be enrolled in the GVSU High Deductible PPO Plan.

Refer to www.gvsu.edu/hro/benefits/retiree-benefits-41.htm for details.

Retirement Investments

It is never too soon (or too late) to think about retirement.

- The 2026 GVSU 403(b) and 457(b) supplemental contribution limits are:

	403(b)	457(b)
Contribution Limit	\$24,500	\$24,500
Catch-up Contribution (50+)	\$8,000 – Tentative Proposal	\$8,000 – Tentative Proposal

A Roth post-tax supplemental contribution option is available for the GVSU 403(b) and 457(b) Retirement Plans. 2026 Maximum Annual Addition increased to \$72,000- Tentative Proposed Increase.

Don't wait – schedule a visit with our Fidelity Investment or TIAA representative today.



Consumer Tools

Priority Health App & Website

- Track spending, search claims, see costs, view your member ID card, find doctors and search for low-cost, find high-quality providers to earn rewards.

GVSU Benefit Information Center

- Review your benefits, watch informational videos, learn about the tools available, and make changes to your benefits when you have a qualifying event.



Benefits Overview

There's a lot to love about being part of the Laker community, and for faculty and staff, that includes the employment benefits.

Grand Valley State University offers a competitive and comprehensive benefits package including medical, dental, and vision coverage, and more. Check out a full list of employee benefits below.

Learn about how you can get 24/7 medical attention, use the cost estimator tool to compare out-of-pocket expenses for care, and more.

[How to Make the Most of Your GVSU Benefits](#)

REVIEW YOUR BENEFITS

[Anytime Events](#)

[Life Insurance & Disability](#)

[Prescription Coverage](#)

[Dental Insurance](#)

[Long-Term Care Insurance](#)

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[Flexible Spending Account](#)

[Medical Insurance](#)

[Vision Insurance](#)

[Health Savings Account](#)

THANK YOU
