



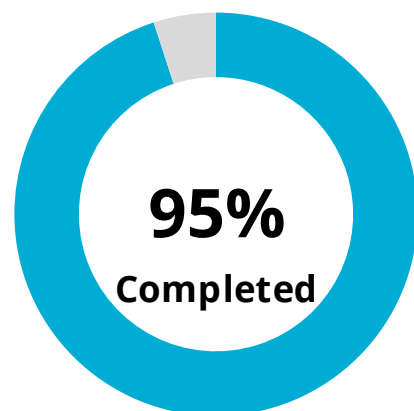
GVSU BENEFITS COMMITTEE

2027 Open Enrollment & Wellness Update



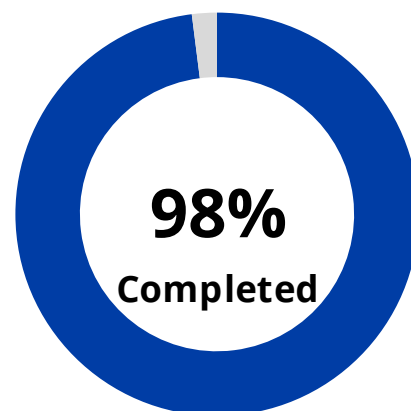
2022 - 2023

544 participants



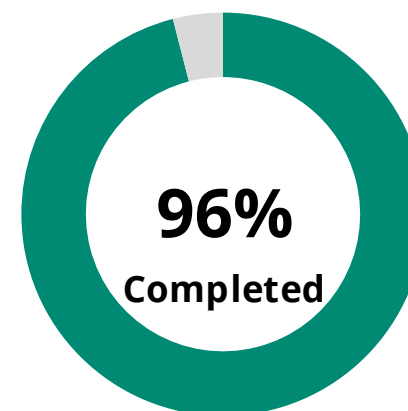
2023 - 2024

521 participants



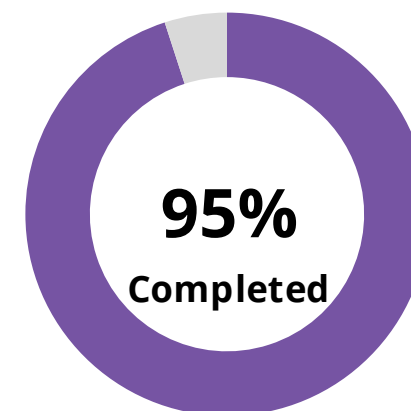
2024 - 2025

564 participants



2025 - 2026

551 participants

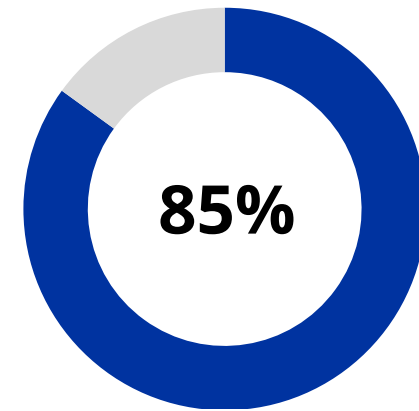




The most common coaching focus areas were:

- Exercise: 76%
- Nutrition: 48%
- Life satisfaction: 25%
- Stress: 19%
- Mental and emotional wellness: 16%
- Sleep: 10%

Participants could focus on multiple areas. These goals reflect the range of support coaching provides, from building healthier habits to managing stress and improving overall well-being.



85% of participants reported coaching improved or greatly improved their work performance and productivity
(down from 88%)



Focusing on your emotional health is essential. As a Priority Health member, we encourage you to take advantage of Teladoc Health's Mental Health program, formerly called myStrength. This free mental wellness resource offers support for stress, depression, sleep and more to help you live your happiest and healthiest life.



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.





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Recognizing World Mental Health Day & Building Emotional Wellness

Build emotional strength and self-care into your daily routine.

Call for Support



Speak directly with our care team, available live 24/7/365. Get help with counseling, resources, referrals, and more — anytime.

(800) 451-1834

Schedule Counseling



Book your own virtual mental health counseling session with a licensed clinician — fast, private, and on your schedule.

SCHEDULE NOW

Chat with Izzy



Meet Izzy, your AI-powered digital guide. Izzy can assess your needs, share coping skills, answer questions, and connect you directly to live mental health counseling — 24/7/365.

START CHAT

Request Services ⓘ



Wellness: Walktober Challenge

October 1 – October 31

- **855** total participants
 - (617 in 2025)
- **121** teams formed
 - (96 in 2025)
- **New for 2026:** Alumni were invited to join in on the fun!





Gary Atkins
Work Life Consultant,
Powered by AllOneHealth



Erin
Care Manager,
Priority Health



Wellness Coaches
Thrive at GVSU,
The McCahill Group

Flu Shot Clinics



2026 GVSU Flu Shot Clinics:

September 28, 11 a.m.–1 p.m. — Cook-DeVos Center for Health Sciences, Room 425

September 29, 11 a.m.–1 p.m. — Campus Health Center, Allendale

October 1, 11 a.m.–1 p.m. — Cook-DeVos Center for Health Sciences, Room 425

October 5, 11 a.m.–1 p.m. — DeVos Center, Room 107C

October 6, 11 a.m.–1 p.m. — Campus Health Center, Allendale

October 12, 11 a.m.–1 p.m. — Kirkhof Center, Pere Marquette Room 2204

October 19, 11 a.m.–1 p.m. — Kirkhof Center, Pere Marquette Room 2204

October 22, 11 a.m.–1 p.m. — DeVos Center, Room 107C

2027 Open Enrollment begins

October 27, 8 a.m. and closes November 11, 5 p.m.

Virtual Or In-Person Appointments

Please reach out to your HR Business Partner

GVSU Standard PPO Plan

- 2027 Changes to faculty/staff per pay period premium contributions
- 2027 Changes to pharmacy copays, still below benchmark



GVSU High Deductible PPO Plan

- 2027 Changes to faculty/staff per pay period premium contributions
- 2027 Changes to pharmacy copays, still below benchmark

CVS Pharmacy drug formulary changes

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



Deductible
Individual
Family
Coinsurance - (Plan Pays)
Office Visit
Specialist
Emergency Room Copay
Prescription copay
Generic
Preferred Brand Name
Non-preferred Brand Name
Preferred Specialty
Non-Preferred Specialty
Coinsurance Maximum
Individual
Family
Deductible and Coinsurance Maximum
Individual
Family
Total Out-of-Pocket Maximum
Individual
Family

Illustrative Rates
Single
Double
Family
Illustrative GVSU Cost
Single
Double
Family
Illustrative Faculty/Staff Cost (22%)
Single
Double
Family

2026 PPO	
In-Network	Out of Network
\$250	\$500
\$500	\$1,000
90% after deductible	70% after deductible
\$20 Copay	70% after deductible
\$20 Copay	70% after deductible
\$50 copay Deductible does not apply	70% after deductible
\$4	
\$20	
\$40	
\$20	
\$40	
\$1,000	\$2,500
\$2,000	\$5,000
\$1,250	\$3,000
\$2,500	\$6,000
\$9,200	\$9,200
\$18,400	\$18,400

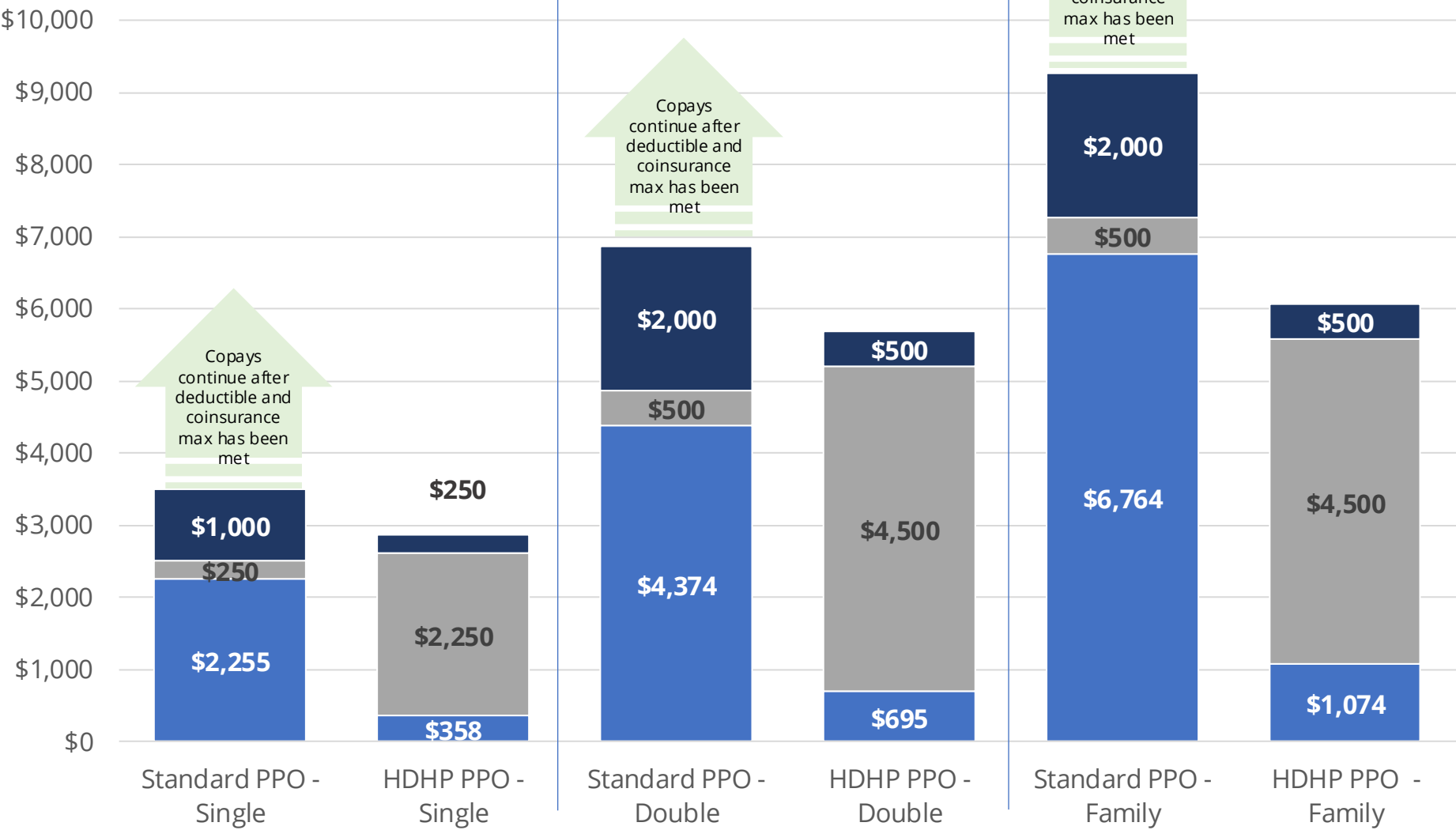
Monthly	Annually
\$682.89	\$8,194.68
\$1,324.81	\$15,897.72
\$2,048.68	\$24,584.16
Monthly	Annually
\$546.31	\$6,555.74
\$1,059.85	\$12,718.18
\$1,638.94	\$19,667.33
Monthly	Annually
\$136.58	\$1,638.94
\$264.96	\$3,179.54
\$409.74	\$4,916.83

2027 PPO	
In-Network	Out of Network
\$250	\$500
\$500	\$1,000
90% after deductible	70% after deductible
\$20 Copay	70% after deductible
\$20 Copay	70% after deductible
\$50 copay Deductible does not apply	70% after deductible
\$10	
\$40	
\$80	
20%, \$100 max	
20%, \$200 max	
\$1,000	\$2,500
\$2,000	\$5,000
\$1,250	\$3,000
\$2,500	\$6,000
\$9,200	\$9,200
\$18,400	\$18,400

Monthly	Annually
\$854.00	\$10,248.00
\$1,656.76	\$19,881.12
\$2,561.99	\$30,743.88
Monthly	Annually
\$666.12	\$7,993.44
\$1,292.27	\$15,507.27
\$1,998.35	\$23,980.23
Monthly	Annually
\$187.88	\$2,254.56
\$364.49	\$4,373.85
\$563.64	\$6,763.65

		2026 PPO with HSA		2027 PPO with HSA	
Deductible		In-Network	Out of Network	In-Network	Out of Network
Individual		\$2,250	\$4,500	\$2,250	\$4,500
Family		\$4,500	\$9,000	\$4,500	\$9,000
Coinsurance - (Plan Pays)		100% after deductible	80% after deductible	100% after deductible	80% after deductible
Office Visit		100% after deductible	80% after deductible	100% after deductible	80% after deductible
Specialist		100% after deductible	80% after deductible	100% after deductible	80% after deductible
Emergency Room Copay		100% after deductible	80% after deductible	100% after deductible	80% after deductible
Prescription copay		<i>Generic</i> \$4 after deductible <i>Preferred Brand Name</i> \$20 after deductible <i>Non-preferred Brand Name</i> \$40 after deductible <i>Preferred Specialty</i> \$20 after deductible <i>Non-Preferred Specialty</i> \$40 after deductible		\$10 after deductible \$40 after deductible \$80 after deductible 20%, max \$100 after deductible 20%, max \$200 after deductible	
Coinsurance Maximum					
Individual		\$250	\$2,000	\$250	\$2,000
Family		\$500	\$4,000	\$500	\$4,000
Total Out-of-Pocket Maximum					
Individual		\$2,500	\$6,500	\$2,500	\$6,500
Family		\$5,000	\$13,000	\$5,000	\$13,000
Illustrative Monthly Rates		Monthly	Annually	Monthly	Annually
Single		\$628.62	\$7,543.44	\$746.00	\$8,952.00
Double		\$1,219.53	\$14,634.36	\$1,447.24	\$17,366.88
Family		\$1,885.87	\$22,630.44	\$2,238.00	\$26,856.00
Illustrative GVSU Cost		Monthly	Annually	Monthly	Annually
Single		\$628.62	\$7,543.44	\$716.16	\$8,593.92
Double		\$1,219.53	\$14,634.36	\$1,389.35	\$16,672.20
Family		\$1,885.87	\$22,630.44	\$2,148.48	\$25,781.76
Illustrative Faculty/Staff Cost (4%)		Monthly	Annually	Monthly	Annually
Single		\$0.00	\$0.00	\$29.84	\$358.08
Double		\$0.00	\$0.00	\$57.89	\$694.68
Family		\$0.00	\$0.00	\$89.52	\$1,074.24

2027 Might Pay / Must Pay Comparison



- Might Pay (Coinsurance for PPO, Rx Copays for HDHP)
- Might Pay (Deductible)
- Must Pay (Faculty/Staff Annual Contribution)

Benefit Plans Payroll Deductions (Jan. 2027)

GVSU Standard PPO	2027 Annual Cost	24 Pay Period Deduction (Staff)	18 Pay Period Deduction (Faculty)
Single	\$2,254.56	\$93.94	\$125.25
Dual	\$4,373.88	\$182.25	\$242.99
Family	\$6,763.68	\$281.82	\$375.76

GVSU HSA PPO	2027 Annual Cost	24 Pay Period Deduction (Staff)	18 Pay Period Deduction (Faculty)
Single	\$358.08	\$14.92	\$19.89
Dual	\$694.68	\$28.95	\$38.59
Family	\$1,074.24	\$44.76	\$59.68
Medical Plan Opt-Out Credit	\$750.00	\$31.25	\$41.67

Dental	2027 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	2027 Annual Cost	24 Pay Period Deduction (Staff)	18 Pay Period Deduction (Faculty)
Single	\$87.84	\$3.66	\$4.88
Dual	\$175.80	\$7.33	\$9.77
Family	\$263.52	\$10.98	\$14.64

Delta Dental

- Minimal increase in faculty/staff contributions



VSP Vision

- Minimal increase in faculty/staff contributions



Flexible Spending Account Limit

- 2027 FSA limits TBD, 2026 \$3,400
- 2027 FSA childcare limit TBD, 2026 \$7,500 per household



Health Savings Account

- No change in the employer contribution amount



If you are enrolled in the GVSU High-Deductible PPO Plan, you *must* make a new HSA deposit election for 2027 during Open Enrollment

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

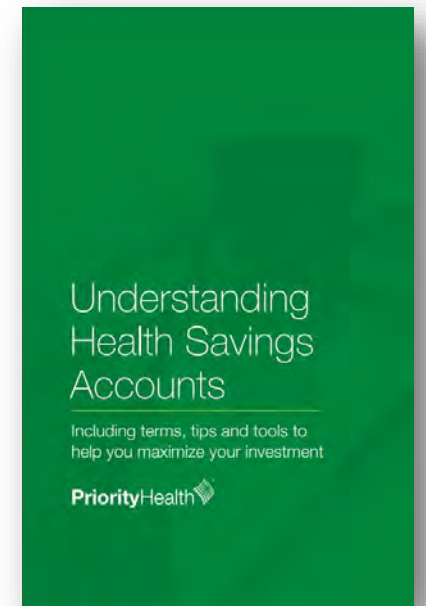


2027 Annual HSA Contribution Limits

- \$4,500 for single; \$9,000 for Dual or Family - Increase from \$4,400 & \$8,750
- Plus, an additional \$1,000 catch-up for those age 55+

Health Equity

- Be sure to look at the investment options available



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 2027 GVSU 403(b) and 457(b) supplemental contribution limits are:

	403(b)	457(b)
Contribution Limit	\$25,500	\$25,500
Catch-up Contribution (50+)	\$8,500	\$8,500



A Roth post-tax supplemental contribution option is available for the GVSU 403(b) and 457(b) Retirement Plans. 2027 Maximum Annual Addition projected to increase \$75,000





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

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THANK YOU
