



Middlebury

2026 Benefits Update

October 2025

Topics

- Medical plan options and costs
- 2026 premiums
- Other key changes for 2026
- Next steps



Multiple Medical Plans, Different Costs: You Choose



Have you taken a close look at our plan options?

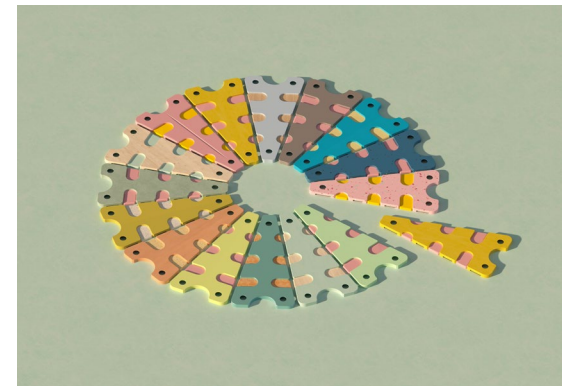
All three of our plans offer strong coverage across all categories (preventative, specialty, emergency and prescriptions) but they are not the same when it comes to out of pocket costs and extra enhancements that may appeal to some but not all.

This year, Open Enrollment will focus on helping everyone gain a better understanding of plan options and changes to make an active decision that is best for them.



2026 Premiums and Deductibles

- **Medical Rates:** there will be no increases to premiums (what comes out of your paycheck) for the Platinum+, Gold or Silver plans for anyone earning under \$180,000
 - Increase to medical rates for employees in four newly added compensation tiers of \$180,000+
- **Medical Plan Design:** Increases to deductibles for the Platinum+ and Gold plans and out of pocket maximum increase for the Platinum+
- **Dental Rates:** will increase by 4.36% (this represents a total annual increase of \$52.94 per employee)
- **Vision Rates:** No changes to vision premiums



Medical Rate and Employee Premium History

Plan Year	Actual Cost Increase	Employee Contribution Increase
2023	4.4%	4.4% Platinum+ -5% Silver added Gold
2024	13.2%	7% Platinum+ 2% Gold and Silver
2025	11.2%	12% Platinum 0% Gold and Silver
2026	-0.75%	0% Platinum+, Gold and Silver except for those earning \$180,000+



Key Changes for 2026 *(additional details in info sessions and ongoing communications)*

- ***New* – Medical Plan Opt-Out Payment**

Eligible employees who choose to waive or not enroll in Middlebury's medical insurance plan for the entire plan year will have the opportunity to receive an opt-out incentive. (Refer to the Medical Insurance Opt-Out policy for details.)

- **All Plans:**

- Increase non-preferred brand prescription co-insurance to 50%

- **Platinum+ Only:**

- Mail order pharmacy used exclusively for specialty medications
- Wilderness Therapy removed
- Massage Therapy removed
- GLP-1 medications for weight-loss removed

- **Platinum+ and Gold:**

- Specialist care will be applied to deductible before co-insurance kicks in

- **Silver Only:**

- Add GLP-1 medications for weight-loss



Deductible & Out-of-Pocket Maximum Plan Changes (Platinum+)

	2025		2026	
Platinum+	In-Network	Out-of-Network	In-Network	Out-of-Network
Single	\$500		\$750	
2 Person	\$1,000		\$1,500	
Family	\$1,500		\$2,250	
	Medical Out-of-Pocket Max	Prescription Out-of-Pocket Max	Medical Out-of-Pocket Max	Prescription Out-of-Pocket Max
Single	\$1,800	\$1,000	\$2,700	\$1,500
2 Person	\$3,600	\$2,000	\$5,400	\$3,000
Family	\$5,400	\$3,000	\$8,100	\$4,500
	Prescription Co-Pay		Prescription Co-Pay	
Generic	\$10		\$10	
Preferred Brand	\$25		\$25	
Non-preferred	\$40		50%	

💡 Your deductible is what you pay before the plan starts sharing costs. Preventive care is still covered in full before the deductible.

🛡️ Once you reach the Out-of-Pocket limit, the plan covers 100% of covered expenses in that category (in-network or out-of-network) for the rest of the year.



Deductible Plan Changes (Gold)

	2025		2026	
Gold	In-Network	Out-of-Network	In-Network	Out-of-Network
Single	\$450	\$900	\$1,000	\$2,000
2 Person	\$900	\$1,800	\$2,000	\$4,000
Family	\$1,350	\$2,700	\$3,000	\$6,000
	Medical Out-of-Pocket Max	Prescription Out-of-Pocket Max	Medical Out-of-Pocket Max	Prescription Out-of-Pocket Max
Single	\$3,000	\$6,000	\$3,000	\$6,000
2 Person	\$6,000	\$12,000	\$6,000	\$12,000
Family	\$9,000	\$18,000	\$9,000	\$18,000
	Prescription Co-Pay		Prescription Co-Pay	
Generic	10%		10%	
Preferred Brand	30%		30%	
Non-preferred	40%		50%	

💡 Your deductible is what you pay before the plan starts sharing costs. Preventive care is still covered in full before the deductible.

🛡️ Once you reach the Out-of-Pocket limit, the plan covers 100% of covered expenses in that category (in-network or out-of-network) for the rest of the year.



Next Steps



We encourage everyone to attend or listen to a session to learn about our plans to make active and informed decisions. We will offer:

- On-demand, in person and Zoom sessions covering:
 - Overview of changes
 - How to enroll in Oracle
- Review the resources shared in our Benefits Team emails
- Contact benefits@gmhec.org if you would like to schedule time to discuss your questions

OPEN ENROLLMENT: Monday, November 3rd - November 14th

GMHEC will be launching communication efforts this month; keep an eye out for email messages!

