



WHAT'S NEW FOR 2026?

Q Are there new features and updates to Medical, Dental, and Vision Insurance?

A Medical Insurance:

For 2026, a working group of faculty and staff joined our team in a collaborative process to evaluate our offerings. Together, we identified ways to meet institutional savings targets while ensuring that employees continue to have robust choices and the ability to select the plans that best meet their needs. As a result, the following changes were made to the medical plans.

- **Platinum Plus Plan**
 - ▶ Calendar year deductibles increase to \$750 for individuals, \$1,500 for 2-Person plans, and \$2,250 for a family.
 - Specialist visits apply to the deductible before co-insurance kicks in.
 - ▶ Medical out of pocket maximums will increase to \$2,700 for individuals, \$5,400 for 2-person plans, and \$8,100 for a family.
 - ▶ Prescription out of pocket maximums will increase to \$1,500 for individuals, \$3,000 for a 2-person plan, and \$4,500 for a family.
 - ▶ Non-preferred prescriptions increase to 50% coinsurance.
 - ▶ Specialty medications are now exclusively available through home delivery.
 - ▶ Wilderness therapy is no longer covered.
 - ▶ Massage therapy is no longer covered.
 - ▶ GLP-1's for weight loss are no longer covered under this plan (they are covered under the Silver Plan).
- **Gold Plan**
 - ▶ In-network calendar year deductibles increase to \$1,000 for individuals, \$2,000 for 2-Person plans, and \$3,000 for a family.
 - Specialist visits apply to the deductible before co-insurance kicks in.
 - ▶ Non-preferred prescriptions increase to 50% coinsurance.
- **Silver Plan**
 - ▶ GLP-1 weight loss medications will be included in the covered prescriptions.
 - ▶ Non-preferred prescriptions increase to 50% coinsurance.
- **Premiums – Rates you pay bi-weekly**
 - ▶ Medical rates for most will remain the same from 2025 into 2026. We are adding additional compensation tiers for those who make greater than \$180,000 per year; those people will have an increase to their rates.
 - ▶ The College will continue to contribute \$1,000 for individuals or \$2,000 for 2-person or family coverage to the Health Savings Account (HSA) for Silver Plan enrollees.
 - ▶ Please refer to the Medical rates page in your Benefit Guidebook for more detailed information.
- **All Plans:** The vendor that will administer the 2026 Hearing Aid benefit is called Start Hearing. If you or an enrolled family member is getting hearing aids through medical insurance, the provider must go through Start Hearing in 2026.
- ***It is important to review each plan's Benefit Summary on the 2026 Benefits Webpage for detailed information.***

2026 Open Enrollment Frequently Asked Questions



Middlebury



Dental Insurance:

- There are no changes to the Northeast Delta Dental Plan coverage, the Base and Enhanced Plans will continue to be offered.
- Employee biweekly premiums will increase by 4.36%. Please refer to the Dental rates page in your Benefit Guidebook for more detailed information.
- ***It is important to review each plan's Benefit Summary on the 2026 Benefits Webpage for detailed information.***

Vision Insurance:

- There are no changes to the Vision Service Plan (VSP) coverage, the Base and Enhanced Plans will continue to be offered.
- Employee biweekly premiums on the vision plan will not be changing from 2025.
- ***It is important to review each plan's Benefit Summary on the 2026 Benefits Webpage for detailed information.***

Q Is there a resource to help me choose a medical plan?

A Yes, Cigna One Guide is a free, confidential service to help you choose your medical plan. Call 888-806-5042 for this support.

Q Are there any new benefits for 2025?

Q We are pleased to announce a new benefit option. Beginning January 1, 2026, eligible employees who choose to waive or not to enroll in the College's medical insurance plan for the entire plan year will have the opportunity to receive an **op-out incentive in lieu of medical insurance in the amount of \$1,500**. The program is designed to provide employees with choice and flexibility for those who have coverage through another source. This opportunity is only available during open enrollment each year for most employees, and to new hires or employees with involuntary status changes impacting benefits mid-year. Please refer to the Medical Insurance Opt-out Payment Policy for details.

Q Can I make changes to my Life Insurance elections without completing medical forms?

A If you would like to **decrease** your Voluntary Life and/or AD&D Insurance, you may do so through Open Enrollment in Oracle. No additional forms will be required.

If you would like to **increase** your Voluntary Life and/or AD&D Insurance, you may do so through Open Enrollment in Oracle. In addition, you will be required to complete an Evidence of Insurability (EOI) form after Open Enrollment if you increase your coverage above the Guaranteed Issue amount. The EOI link will be sent to you after Open Enrollment.

If you would like to **enroll** in Voluntary Life and/or AD&D Insurance for the first time, you may do so through Open Enrollment in Oracle. In addition, regardless of the amount you elect, you will be required to complete an Evidence of Insurability (EOI) form after Open Enrollment. The EOI link will be sent to you after Open Enrollment.



ENROLLMENT & ELIGIBILITY

Q Will the benefits I am currently enrolled in roll over to 2026?

A Between November 3rd and November 14th, 2025, all benefit eligible employees must take an active role in their 2026 benefits elections. This means you must log in to Oracle and go through the open enrollment process.

While many of your benefits will roll over, the IRS requires certain benefits to be re-elected each year. You will need to re-enroll in the health and dependent care FSA for 2026. The IRS also requires that you re-enroll in your Health Savings Account (HSA) each year if you enroll in a high deductible health plan (HDHP). However, you may change your HSA deferrals by emailing the details of your requested change to benefits@gmhec.org throughout the year without an IRS Change in Status/Qualifying Life Event.

This is your only opportunity to elect or change your benefits for 2025, unless an IRS Qualifying Life Event/Change in Status takes place during 2025.

Q What happens if I do not complete my benefits enrollment? Will I be able to do this at a later time?

A Everyone must enroll in their benefits between November 3rd and November 14th, 2025. If you miss this window, you will not be able to make benefit changes for 2026 unless you have an IRS Change in Status or Qualifying Life Event (QLE - examples include marriage, birth or adoption of a child, spouse's open enrollment, etc.).

Q Can I enroll myself through Oracle Self Service?

A Yes! Benefits eligible employees must enroll themselves through their account in [Oracle](#). The only exception will be if you do not have access to Oracle through a computer, tablet or smartphone. If this applies to you, please call the Benefits Team at 802-443-5485 to request enrollment support for your 2026 benefits.

Q What happens if I do not enroll now as I have other coverage, but lose my coverage later? Can I enroll in the College plans at that time?

A If you lose coverage that you have elsewhere, per the IRS, you will have 30 days to enroll in a College Plan. Please Record a Life Event in Oracle or email benefits@gmhec.org as soon as possible and within 30 days of the event if this occurs and we will assist you.

Q When will my open enrollment election become effective?

A Your elections for plan year 2026 will start on January 1, 2026 and run through December 31, 2026, as long as you remain benefits eligible.

2026 Open Enrollment Frequently Asked Questions



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Q How should an employee prepare for Open Enrollment? If I have questions about 2025 benefit programs, where can I find information?

A Review the 2026 Benefit Guidebook which can be found on the College's website or employee portal. Share the information with family members, if applicable. There are also several videos available to view on the benefit programs. If you will be covering a spouse or dependent, be prepared to enter each dependent's full name, date of birth, gender, and Social Security Number. If you have specific questions please email us at benefits@gmhec.org or call us at 802-443-5485 and we will be happy to assist you.

Q How can I find out what benefits I am currently enrolled in?

A You may view your current benefits in Oracle. There is a [View My Benefits tutorial](#) on the Oracle Tutorial webpage: gmhec.org/middlebury-college-hcm/

Q How long is the typical enrollment process, once I know what I want to enroll in for benefits and have all the needed data on people I want to cover or include as a beneficiary?

A On average, enrollment takes less than 20 minutes with Oracle.

Q What benefits can be changed outside of Open Enrollment dates?

A *Gym Membership* - You may enroll or opt out of this benefit at any time throughout the year.

Health Savings Account (HSA) Contributions - Employees enrolled in the Silver Medical Plan with an HSA may change the amount of their payroll deduction or employee contributions to their HSA account throughout the year. To make changes, email your request to benefits@gmhec.org.

Pet Insurance - You may enroll or opt out of this benefit anytime throughout the year. Changes must be made by contacting Nationwide directly at 877-738-7874 or benefits.petinsurance.com/middlebury.

Retirement Contributions - You may begin Voluntary 403(b) plan participation or make changes to your existing deferral elections any time throughout the year. However, Open Enrollment is a good time of year to think about how much you are saving for retirement and make changes, if needed. Unlike your Open Enrollment elections that go into effect January 1, the *changes you make to your retirement contributions in Oracle will be effective in the same pay period you make the election.*

Q What if I want to make changes after I enroll?

A Employees may make changes during the Annual Enrollment period by accessing Oracle and updating enrollment until the end of the day on November 14th. Employees can also make updates by sending an email to benefits@gmhec.org to request assistance. Changes outside of the Open Enrollment period will need to be substantiated with an IRS qualifying life event.

2026 Open Enrollment Frequently Asked Questions



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Q What is the benefit of enrolling early?

A Those who enroll early will be eligible to win gift cards. The deadlines for raffles are:

- Submit in Oracle by Wednesday 11/5 for a chance at a \$300 gift card!
- Submit in Oracle by Monday 11/10 for a chance to win a \$200 gift card!
- Submit in Oracle by Thursday 11/13 for a chance to win a \$100 gift card!

Q How can I confirm if I completed open enrollment?

A After you have made your elections and click Submit, you will see a confirmation message that says “Enrollment Submitted”. This will be your only confirmation Oracle does not email an additional confirmation. However, you may review your elections any time by following the steps below. Remember, you may also make changes to your elections through the last day of Open Enrollment. Elections submitted at the end of day on the last day of Open Enrollment will be sent to vendors. If you still have questions you may call Your Benefits Team at 802-443-5485 or by emailing benefits@gmhec.org.

- Go to [Oracle HCM](#) and look under **Me**
- Click on the **Benefits tile**
- Scroll down to **Enrollment Summary**
- Select the appropriate time frame from the **Show Benefits drop down** menu:
 - ▶ During Open Enrollment the drop down menu will default to your elections for 1/1.
 - ▶ You may also choose to select current benefit elections or input a date.
- Click “**View all enrollments**” link
- Review your **Health and Welfare benefits**
 - ▶ You may select different programs from the dropdown menu to view your retirement contributions.

HEALTH SAVINGS ACCOUNTS (HSAs) & FLEXIBLE SPENDING ACCOUNTS (FSAs)

Q Will the College continue to contribute to an individual’s Health Savings Account (HSA) for those enrolled in the High Deductible Health Plans (HDHPs)?

A Yes, the College will continue to contribute to an HSA, through Health Equity, for those enrolled in the Silver medical plan. The College contribution is prorated for those enrolled part way through the year and occurs each pay period. The HSA contribution for 2026 is the same as it is for 2025. For those enrolled in an employee only plan that amount is \$1,000. For those enrolled in an employee +1 or family plan that amount is \$2,000.

Q What if I decide to leave the College, can I take my HSA with me?

A Yes, the HSA is your account, both your deferral money and the College contribution stay with you.

2026 Open Enrollment Frequently Asked Questions



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Q What if I reach my deductible before the end of the year and I have expenses I need to pay?

A If you reach your deductible before the year-end, you may request the College to pre-fund what the College would have contributed for the year to your HSA. You will need to substantiate you have met your deductible and there will be paperwork for you to complete. Please email benefits@gmhec.org if this applies to you during the 2026 year.

Q Do I have to contribute to my HSA?

A No, it is not required that you contribute. This is an option for you if you participate in a HDHP. If you do contribute, for most employees, it will lower your taxable income* and create funds to use for current and/or future medical expenses. This account rolls over each year so you do not forfeit any contributions to the account.

**CA and NJ employees, please note that HSAs are subject to state taxes.*

Q If I want to contribute into my HSA, is the amount I choose at Open Enrollment locked in for the year?

A No, you may choose to contribute to your HSA at any time. You may also increase or decrease your contribution amount to your HSA at any time. Please email the Benefits Team at benefits@gmhec.org with the details of your request to make changes.

Q Can I still have a Health Flexible Spending Account (FSA) if I have a Health Savings Account (HSA)?

A Yes, but per IRS regulations, you must be enrolled in a *Limited Purpose* FSA that can only be used for dental and vision expenses. If you enroll in the HSA for 2026 and have remaining FSA funds in 2025, the rolled over FSA funds will move into a Limited Purpose FSA and will only be eligible for Dental and Vision expense reimbursement.

Q What is the difference between an HSA and a Health FSA?

A An HSA can be used to pay for qualified medical, dental, and vision expenses, but you can only contribute to an HSA if you are enrolled in a HDHP (like the Silver Panther medical plan). An HSA is a bank account where the money in the account is available for you to spend. The money in an HSA rolls over each year and you do not lose it. You also do not need to substantiate your claims, but you must keep this information for your records should you be audited by the IRS. You can change your contribution amount in the HSA throughout the year.

A medical FSA can be used to pay for qualified medical, dental, and vision expenses when you are not enrolled in an HDHP. With an FSA you can roll over up to \$660 at the end of 2025 and any other unspent money will be forfeited. You must also substantiate all your claims to our FSA vendor, otherwise you may be taxed on amounts not substantiated. During Open Enrollment, you must choose your annual election for your FSA and you cannot change that amount throughout the year unless you have an IRS Change in Status.

2026 Open Enrollment Frequently Asked Questions



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Q What are the 2026 Health Savings Account (HSA) limits?

A The 2026 HSA limit for an individual is \$4,400 and for a 2-Person/Family it is \$8,750. If you are 55 or older during the year you may contribute an additional \$1,000. You must include the College's contribution in the overall limit.

A What are the 2026 Flexible Spending Account (FSA) limits for Healthcare and Dependent Care?

A The 2026 limit for Healthcare FSA has not been released at the time of this publication. For 2025 the limit was \$3,300 with an allowable carryover of \$660. The Dependent Care FSA limit has increased to \$7,500 for 2026.

Q Where can I learn more about FSAs including details for those who are married?

A Healthcare.gov has this webpage with more info: [Healthcare.gov FSA Information](https://www.healthcare.gov/fsa/)

BENEFIT PLANS

Q Why does the College offer a choice of Plans?

A To offer options to all employees. Offering multiple plans gives the employees the option to choose which plan will work best for themselves and their families.

Q Do I need to enroll in all three, medical, dental and vision?

A No, each plan is separate. Additionally, you may choose to enroll as the employee but you do not need to cover all your dependents.

Q What is Telehealth (MD Live)? Moreover, why would I want to use it?

A MDLive is an alternative to use in those times when you are too busy to get an appointment with your Doctor. Whether you are at home, work or traveling. MDLive is an option to help with most non-emergency medical conditions. The Board Certified doctors can diagnose and prescribe medication for common medical conditions.

Q What is the difference between Telehealth (MDLive) and Telemedicine?

A There is a difference between Telehealth and Telemedicine. Telehealth, MDLive, is not a visit with your primary care doctors. Telemedicine is when you have a visit with your local doctor via virtually or by phone, but not in person. The cost of a telemedicine visit is normally higher than a Telehealth, MDLive visit.

Q Can I update my Life and AD&D Insurance beneficiaries?

A Yes! In fact, it is recommended that you use Open Enrollment as an opportunity to review your Life and AD&D Insurance beneficiaries in Oracle. Please remember, your retirement savings beneficiaries are on your retirement plan website and your HSA beneficiaries are on the HealthEquity website. You may want to visit those sites as well to make updates.



RETIREMENT PLAN

Q Am I required to re-enroll in my retirement plan contributions as part of Open Enrollment?

A No, you do not need to re-enroll or update your retirement contributions as part of Open Enrollment. However, Open Enrollment is a good time to consider reviewing your retirement plan contributions to the Voluntary 403(b) Plan.

Q When do changes to my retirement plan contributions go into effect?

A Changes to your retirement plan contributions go into effect in your next paycheck as long as your change is made at least 7 days before the next pay date, even during the Open Enrollment period. Deferral changes will not be future-dated.

Q How can I review my retirement plan contributions?

A Like with all benefit elections, we recommend you review the employee and employer deduction sections of your payslips to make sure that everything is correct. You can also log into your retirement accounts at TIAA.org to monitor contributions. Normally, plan contributions post to accounts on pay date Fridays, after the market closes.

NEXT STEPS

Q How can I learn more about the 2026 Benefits and be prepared for Open Enrollment?

A There are several ways to be prepared:

1. Attend a 2026 Open Enrollment Informational Session via Zoom, in-person, or view pre-recorded. Refer to your email from GMHEC Benefits Services for links to attend sessions.
2. Review the 2026 Benefit Guidebook. This is posted on the College's benefits page.
3. Review the various videos and resources available on the College's benefits page.
4. Enroll in Oracle via Employee Self Service Benefits!
5. Visit vendor websites, listed in your 2026 Benefit Guidebook to learn more and create accounts with our vendors (after January 1st).
6. Contact the Benefits Team with questions - Monday through Friday 8:15am - 5:00pm EST.