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# **INSURANCE OPEN ENROLLMENT FOR CALENDAR YEAR 2026**

**October 22, 2025 – November 6, 2025**





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# Insurance OE Checklist For Retirees

- ✓ If you are enrolled in the Under 65 Retiree PPO Health Plan, you must complete a new Tobacco-Free Affidavit by November 6, 2025, to begin or continue your tobacco-free premium discount for 2026.
- ✓ Under 65 Retiree Monthly Rates for 2026 - Tobacco Free (TF) / Tobacco (T):

	Medical	Dental
	TF / T	
Single	\$146.17 / \$221.17	\$13.31
EE/Child(ren)	\$277.77 / \$352.77	\$25.26
Family	\$379.49 / \$454.49	\$34.47

- ✓ Over 65 Medicare Supplement Plan rate remains at \$133.73 per month per person, dental insurance remains at \$13.31 per month.
- ✓ Billing for health, dental and life insurance will continue to be processed and mailed on a monthly basis.





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# 2026 Insurance Open Enrollment

Please review your 2026 insurance benefits. The Voluntary Short-term Disability plans available are changing for 2026, so you will need to enroll in the new plan to continue coverage. Re-enrollment is required each year to continue some benefits into the following plan year, including:

- **Flexible Spending Accounts (FSA)**
- **Health Savings Account (HSA) Contributions**
- **Tobacco-Free Premium Discount Affidavit: If you do not take any action during Open Enrollment you will lose your tobacco-free premium discount beginning January 1, 2026.**










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# Access Open Enrollment in Workday

Sign in to the MyBallState Dashboard to access Workday. Workday access is located on the left side of the dashboard. Scroll down the left side of the page to Tools and then click on the arrow to the right of Human Resource Tools and scroll down to Workday and click on it and it will take you to Workday. There will be an Open Enrollment task awaiting action in your task box to select to start reviewing your 2026 benefits. Review all details including the dependents covered and covered amounts for all plans.









- If making changes, please ensure you have all of your family's information readily available. (Ex. Child's birth certificate, marriage license and social security numbers.)
- If your spouse had a change in employment or coverage eligibility status, please upload an updated Working Spouse Affidavit.



-  Outlook Email
-  Microsoft OneDrive
-  Technology Helpdesk
-  JAGGAER (formerly SciQuest)
-  How to Use MyBallState

## Tools



-  Academic Tools ▶
-  Banner Tools ▶
-  General Tools ▶
-  **Human Resources Tools** ▼
-  HR-TMS (People Admin)
-  Telus Health
-  UKG Dimensions
-  **Workday**





# 2026 Active Employee Premiums

Health Plan Premiums (Medical & Prescription) TF = Tobacco Free	HSA Qualified Health Plan		PPO Health Plan	
	Biweekly		Biweekly	
	10 Month (18 Pays)	12 Month (26 pays)	10 Month (18 Pays)	12 Month (26 pays)
SingleTF	\$56.75	\$39.29	\$97.45	\$67.46
Single Full	\$106.75	\$73.91	\$147.45	\$102.08
EE+CH TF	\$107.84	\$74.66	\$185.18	\$128.20
EE+CH Full	\$157.84	\$109.27	\$235.18	\$162.82
Family TF	\$147.35	\$102.01	\$252.99	\$175.15
Family Full	\$197.35	\$136.62	\$302.99	\$209.76

Active Employee Dental Plan Rates	Biweekly	
	10 Month (18 pays)	12 Month (26 pays)
Single	\$8.87	\$6.14
EE+CH (Employee +Child(ren))	\$16.84	\$11.66
Family	\$22.98	\$15.91



# Making Your Medical Plan Decision

There are 2 active employee medical plans to choose from:

## The HSA Qualified Health Plan

- Lowest premiums
- Paired with a tax-advantage HSA account
- Once the deductible is satisfied, medical expenses are paid at 80% by the University (and non-preventive prescriptions are paid at their appropriate Coinsurance)
- Once the out-of-pocket maximum is satisfied, medical and prescription expenses are paid at 100% by the University

## The PPO Health Plan

- Highest Premiums
- Once the medical deductible is satisfied, medical expenses are paid at 80% by the University
- Medical & prescription expenses accumulate toward separate out-of-pocket maximums and once satisfied, expenses are paid at 100% by the University
- Prescription copays immediately





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# PPO Health Plan

- Deductible: \$1,300 person / \$3,900 family
- Out-of-Pocket (OOP) Maximum:
  - **In-Network** providers: \$4,050 per person / \$9,750 family
  - Prescription: \$1,725 per person / \$3,450 family
  - 80% coinsurance for in-network providers





# PPO Health Plan

## How the PPO Health Plans works:

- The family deductible must be met by a combination of family members.
- No one member can meet more than the plan's single deductible amount.
- Each member has their own out-of-pocket maximum for both medical and prescription expenses.
- Lab charges at LabCorp, Quest Diagnostic, and American Health Network are covered at 100%. The labs at American Health Network must be billed by LabCorp or American Health Network to be covered at 100%.
- This Plan can be paired with a General Purpose FSA (Flexible Spending Account) to pay for your out-of-pocket expenses using pre-tax dollars.







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# HSA Qualified Health Plan

- Deductible: \$2,500 single / \$5,000 employee/child or family
- Out-of-Pocket (OOP) Maximum:
  - **In-Network** providers:
    - \$4,750 single (employee only plan)
    - \$7,150 individual/\$8,250 family (employee/child or employee/family plan)
    - OOP maximums include the deductible
  - Medical/Prescription are combined for deductible/OOP
  - 80% coinsurance for in-network providers





# HSA Qualified Health Plan

## How the HSA Qualified Health Plan works:

- If you have employee/child or family coverage, the entire \$5000 family deductible must be met before benefits are paid.
- The deductible and out-of-pocket can be met by one family member up to a maximum of \$7,150. The remainder of the out-of-pocket must be met by other family members.
- Medical and prescription expenses are combined to meet the deductible and out-of-pocket.
- All medical and prescription expenses, *with the exception of preventive services and medications*, are subject to the deductible.
- Lab charges at the contracted labs are paid at 100% after the deductible is met.
- This Plan can be paired with an HSA (Health Savings Account) to pay out-of-pocket expenses with pre-tax dollars



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# Health Savings Account (HSA)

## What's an HSA?

- The HSA is an IRS-regulated savings account for saving tax-free dollars to pay for IRS-qualified medical expenses
- You must be enrolled in the HSA Qualified Health Plan to open and contribute to an HSA
- **You can't be covered by any other type of health plan, including Medicare, Tri-Care, or a spouse's FSA**
- You can only use an HSA tax-free for expenses incurred after your HSA is opened
- When opening your HSA make sure you assign a beneficiary to your account. Beneficiary forms can be found on the HSA Bank web site, [www.hsabank.com](http://www.hsabank.com) or call the Client Assistance Center at 800-357-6246.
- The funds in your HSA are yours to keep; there is no "use it or lose it" even if you change jobs or health care plans
- Funds may be used for the medical expenses of your spouse or any of your IRS dependents, even if these individuals are not covered by the HDHP
- If you use your HSA to pay for non-QMEs, the amount is included in your income (taxed) and is subject to a 20% penalty
- At age 65, you can use this account to pay for anything you want without penalty, but non-medical expenses will be considered taxable income





# Health Savings Account (HSA)

## What does an HSA pay for?

- The tax-free dollars you save in an HSA can only be used to pay for “IRS-qualified medical expenses” including:
  - Medical expenses before and after you meet your health plan’s deductible
  - Dental and Vision care services
  - Prescriptions
  - Over-the-counter medications IF prescribed by your doctor
  - Certain medical equipment
  - COBRA premiums for continuing coverage
  - Coverage over age 65, including Medicare or employer retirement health premiums
- You can find a list of IRS-qualified medical expenses on the IRS website ([www.irs.gov](https://www.irs.gov)). If you have questions about the eligibility of a medical expense, please consult your tax advisor or the IRS
- Ball State uses HSA Bank exclusively for making employer contributions and pays the monthly maintenance fee for the account on your behalf





# Health Savings Account (HSA)

## 2026 HSA Contribution Limits

- Single/Individual: \$4,400
- Employee Plus Child(ren)/Family: \$8,750
- Age 55+: Additional \$1,000 'catch up' contribution

The University's contribution is deposited on a per pay basis (at the same time as your personal contribution).

2026 HSA Seed Amounts	10 Month University Seed		10 Month Employee Required 25% Match		12 Month University Seed		12 Month Employee Required 25% Match	
	Biweekly	Annual	Biweekly	Annual	Biweekly	Annual	Biweekly	Annual
Single	\$29.38	\$528.84	\$7.35	\$132.30	\$20.34	\$528.84	\$5.09	\$132.34
EE+CH/Family	\$73.45	\$1,322.10	\$18.36	\$330.48	\$50.85	\$1,322.10	\$12.71	\$330.46
2026 Totals	Single Contribution (University + Employee) \$661.14				EE+CH/Family Contribution (University + Employee) \$1,652.56			



# Flexible Spending Accounts (FSA)

This account lets you use pre-tax dollars to pay for eligible health care expenses for you, your spouse and your eligible dependents

Dependent Care FSA	Health Care FSA (General Purpose)	Limited Purpose Health FSA (for employees also contributing to an HSA)
<ul style="list-style-type: none"> <li>For your adult or child <b>day care</b> expenses</li> </ul>	<ul style="list-style-type: none"> <li>For you and your dependents' eligible out-of-pocket expenses</li> </ul>	<ul style="list-style-type: none"> <li>For you and your dependents' eligible out-of-pocket <b>dental and vision</b> expenses</li> </ul>
<ul style="list-style-type: none"> <li>Contribute up to \$7,500 (pre-tax)</li> </ul>	<ul style="list-style-type: none"> <li>Contribute up to \$3,300 (pre-tax)</li> </ul>	<ul style="list-style-type: none"> <li>Contribute up to \$3,300 (pre-tax)</li> </ul>
<ul style="list-style-type: none"> <li>Election amount is available on a reimbursement basis only.</li> <li>\$7,500 maximum contribution per household per year</li> </ul>	<ul style="list-style-type: none"> <li>If you and your spouse both work and the plan is offered by both employers, you can each contribute \$3,300 in 2026</li> </ul>	<ul style="list-style-type: none"> <li>If you and your spouse both work and the plan is offered by both employers, you can each contribute \$3,300 in 2026.</li> </ul>

ESTIMATE YOUR CALENDAR YEAR ELECTION CAREFULLY! THESE ACCOUNTS ARE “USE IT OR LOSE IT”  
FLEX PLAN YEAR FOR BALL STATE IS JANUARY 1, 2026 – MARCH 15, 2027



# Flexible Spending Accounts (FSA)

## Eligible General Purpose Expenses Include:

- Acupuncture
- Doctor's visit coinsurance
- Contraceptives
- Dental check-ups
- Glasses/Contact lenses
- Immunizations
- Prescription drug coinsurance
- Transplants
- Bandages
- Laser Eye Surgery
- Hearing aids/batteries
- Blood Glucose Monitors
- High Blood Pressure Monitors

## General Purpose FSA Expenses NOT COVERED Include:

- Cosmetic Surgery
- Vitamins
- Teeth Whitening
- Insurance Premiums



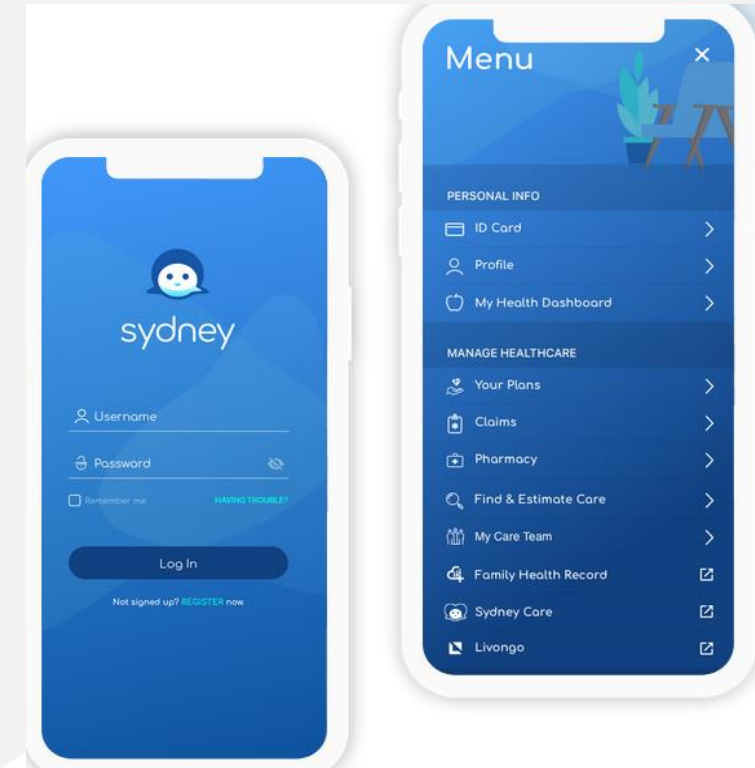
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# Sydney Health



Sydney connects you to everything you need to know about your health plan — all in one place. We encourage insurance plan members to utilize Sydney Health to make informed decisions about your health care options, with quality of care and cost of services available to you. You can:

- **Find care and check costs**: It's easy to search for doctors, hospitals, labs and other providers in your plan. You can search by name, location and type of care then check costs before you go. This helps you find what's best for you.
- **View claims**: Check medical claims in one click. That means you can spend more time focused on your health and less on managing your health benefits.
- **View and use digital ID cards**: You can always have your most current ID card handy and you can use it just like a paper one when you visit the doctor to pay for care and more.
- **See all benefits**: Sydney shows you essential information at a glance, whether that's an overview of your plan, health reminders or suggestions for wellness programs. You also can find your deductible, copay and share of costs.



Sydney Health app is available for both iPhone and Android and it is free!





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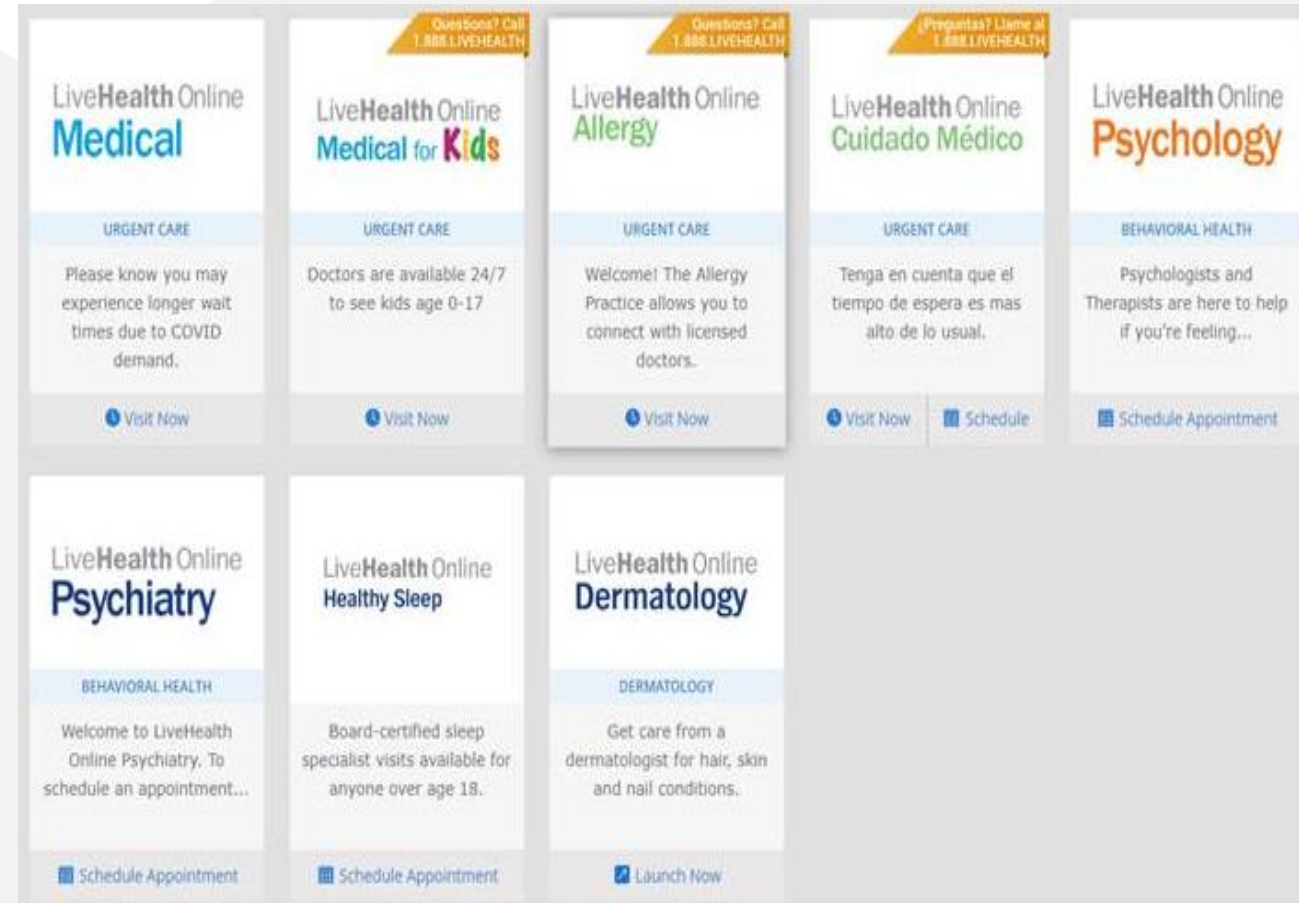
# LiveHealth Online

## • LiveHealth Online Medical

- See a board-certified doctor in minutes using your smartphone, tablet or computer with a webcam.
  - The doctors using LiveHealth Online will typically charge less than an in-person visit, depending on your health plan.
- Sign up for free to get:
  - 24/7 access to doctors –get care when your primary doctor isn't available!
  - Medical care when you need it – treat the flu, cold, sinus infection, pink eye, rashes, fever and more
  - Convenient – no appointments or long lines! Connect with a doctor in 10 minutes or less!

## • LiveHealth Online Psychology

- Easy, convenient way to see a therapist or psychologist in just a few days
- Cost is similar to an office therapy visit, subject to deductible and coinsurance





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# Dental



## Deductible:

- Individual - \$60 per person per calendar year
- Family - \$150 per family per calendar year
- Preventative Services are paid at 100%, not subject to deductible
- Major Services (including Orthodontia for age 19 and under) are paid at 70% after deductible
- \$1,500 per calendar year maximum benefit
- \$500 per calendar year Orthodontia maximum benefit (for age 19 and under), separate from dental maximum
- Delta Dental PPO Providers are paid at 85% for Basic Services
- Visit [deltadentalin.com/bsu](https://deltadentalin.com/bsu) to access plan information, print ID cards, find a dentist, and view your Explanation of Benefits





# Voluntary Benefits

## Voya - Voluntary Life and STD Insurance

- Voluntary Life Insurance
  - Maximum coverage: Employee = \$500K, Spouse = \$250K, Children = \$10K
  - Guarantee issue: Employee = \$200K and Spouse = \$50K
  - Voya is waiving EOI requirements during Open Enrollment on the Voluntary Life plan for employees and spouse up to the guarantee issue amounts. Amounts above guarantee issue will still require EOI and medical underwriting.
- Voluntary STD Insurance
  - This plan is changing for 2026 and will require you to elect the new plan. One plan to select.
  - Available to non-service employees only
  - The weekly benefit amount will be 60% of your weekly wages not to exceed \$1,500.

## VSP - Voluntary Vision Insurance

- Two plans, Basic & Premier





# Mandatory Benefits

Premiums for Life, AD&D and LTD will be paid 100% by the University

ASO STD is 75% subsidized by the University—These plans are administered by Voya

- Life Insurance
  - Approximately 2 times base salary with a \$125,000 maximum benefit
- Accidental Death & Dismemberment (AD&D)
  - Benefits payable for accidental loss of limb or sight; benefit doubles for accidental death to a maximum benefit of \$125,000
- Long Term Disability (LTD)
  - Provides income replacement of 60% of calculated pay (subject to taxes) after a specified waiting period
- University Subsidized Short Term Disability (ASO STD)
  - Provides income replacement of 80% of calculated pay (subject to taxes) after a 7-day waiting period
  - For service employees only



# OE Checklist for Active Employees

- ✓ Review your 2026 Benefits Open Enrollment Information Guide
- ✓ Attend our **Cardinal Day of Well-Being** and **Benefits Fair** on October 29, 2025
- ✓ If you do not know your BSU username and password, contact the BSU Help Desk at 5-1517
- ✓ Complete your 2026 benefit enrollment in Workday by Wednesday, November 6, 2025
- ✓ Have questions or need assistance? Attend one of our OE sessions or contact the Employee Solution Center at 285-1834 to speak with a Benefits Specialist





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# Office of Employee Benefits

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**That's how WE FLY.**