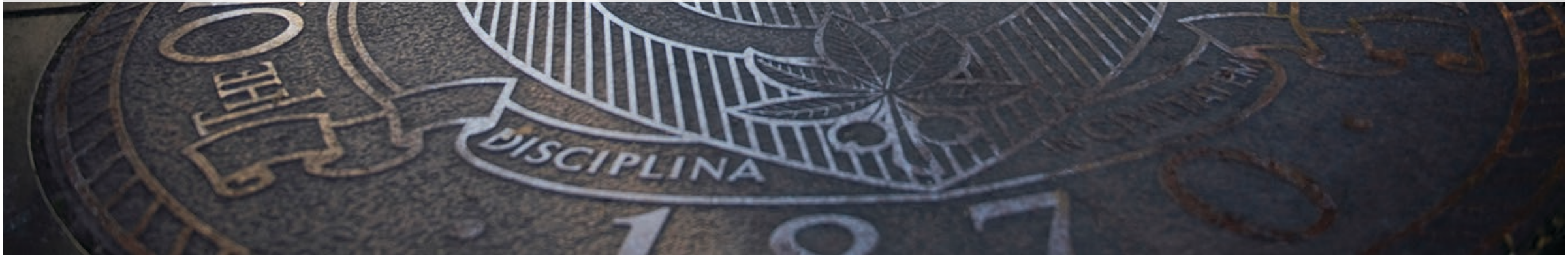
Open Enrollment 2027

October 30 –November 15, 2026



THE OHIO STATE UNIVERSITY
HUMAN RESOURCES

Agenda

Open Enrollment Overview

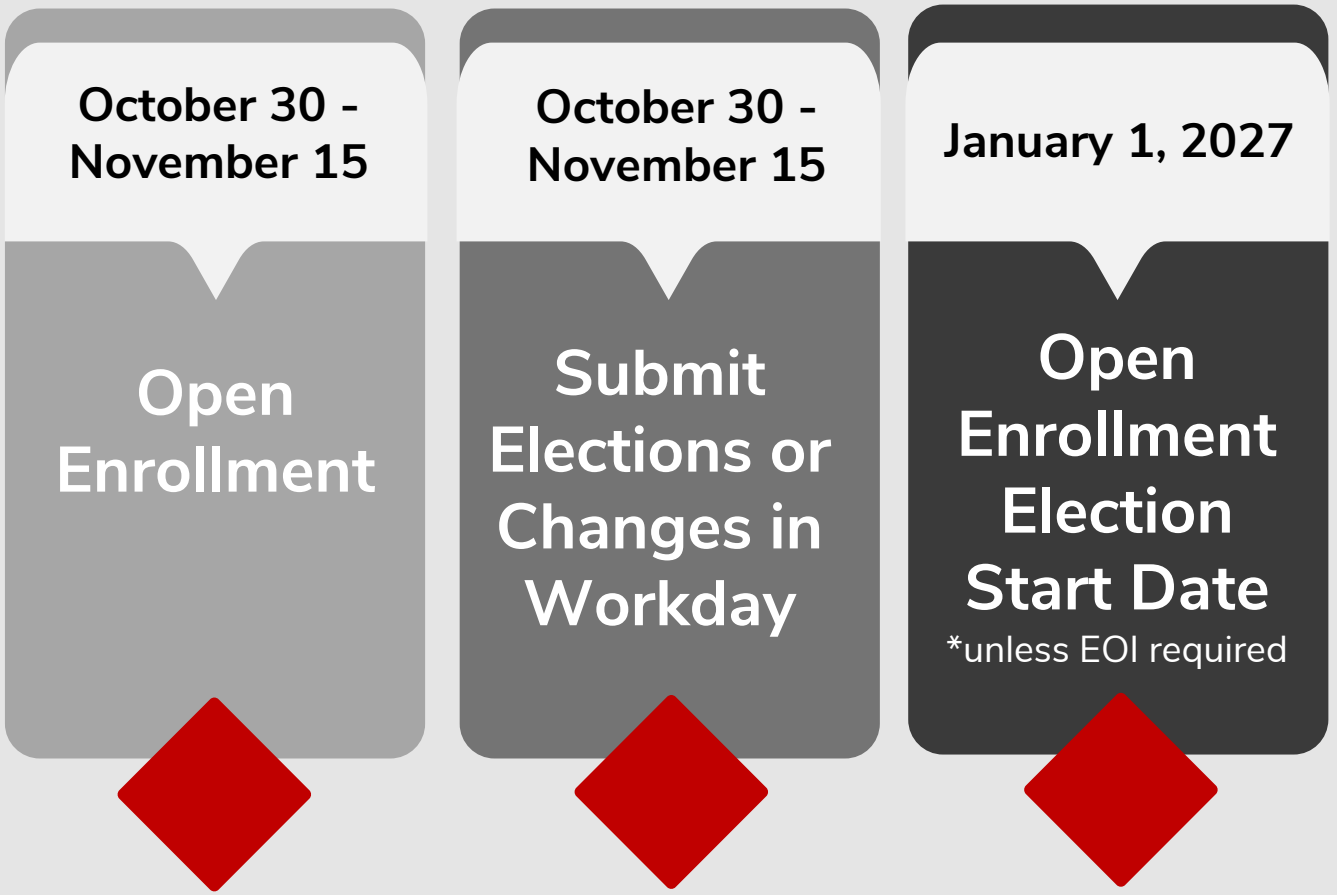
Enrollment Opportunities

Review Changes for 2027

How to Enroll

Open Enrollment Overview

2027 Open Enrollment Timeline



Review Personal Information

Update Demographic Information in Workday

Dependent Name Change and Date of Birth

Contact Information

Beneficiaries

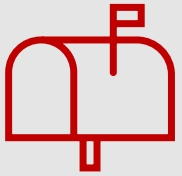
Mailing Address

Social Security Number / Government ID

Personal Email

Important Communications

luminare health℠
Experience. Solutions. Results.

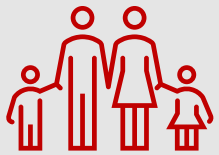


Coordination of Benefits

Requests information about other medical coverage in which your dependents may be enrolled

Luminare Health will email and mail a request to your home address

Dependent Eligibility Verification



Proof of eligibility is required for all newly enrolled dependents.

Failure to submit documents by specified deadline results in termination of benefits.

Verification packets mailed in January

alight®

Document Examples

Biological Child

- Birth Certificate

Step-Child

- Birth Certificate & Verification Docs for Spouse

Spouse

- 1040 Federal Tax Return

OR

- Marriage Certificate **&** Proof of Joint Ownership

Enrollment Opportunities

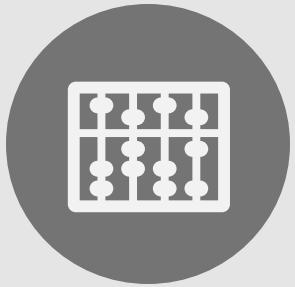
Enrollment Opportunities

Add, drop, or change elections for **Medical, Dental or Vison**

Add, drop or change coverage for your **Eligible Dependents**

Enroll in **Health Care FSA** and/or **Dependent Care FSA**

Elect, waive, or change **Child Voluntary Group Term Life Insurance (VGTLI)**



Elect, waive or change **Voluntary Group Term Life Insurance, Employee* and Spouse* (VGTLI)**

Elect or Waive **Short Term Disability (STD)**

*increase subject to Evidence of Insurability (EOI)

What is New for 2027?

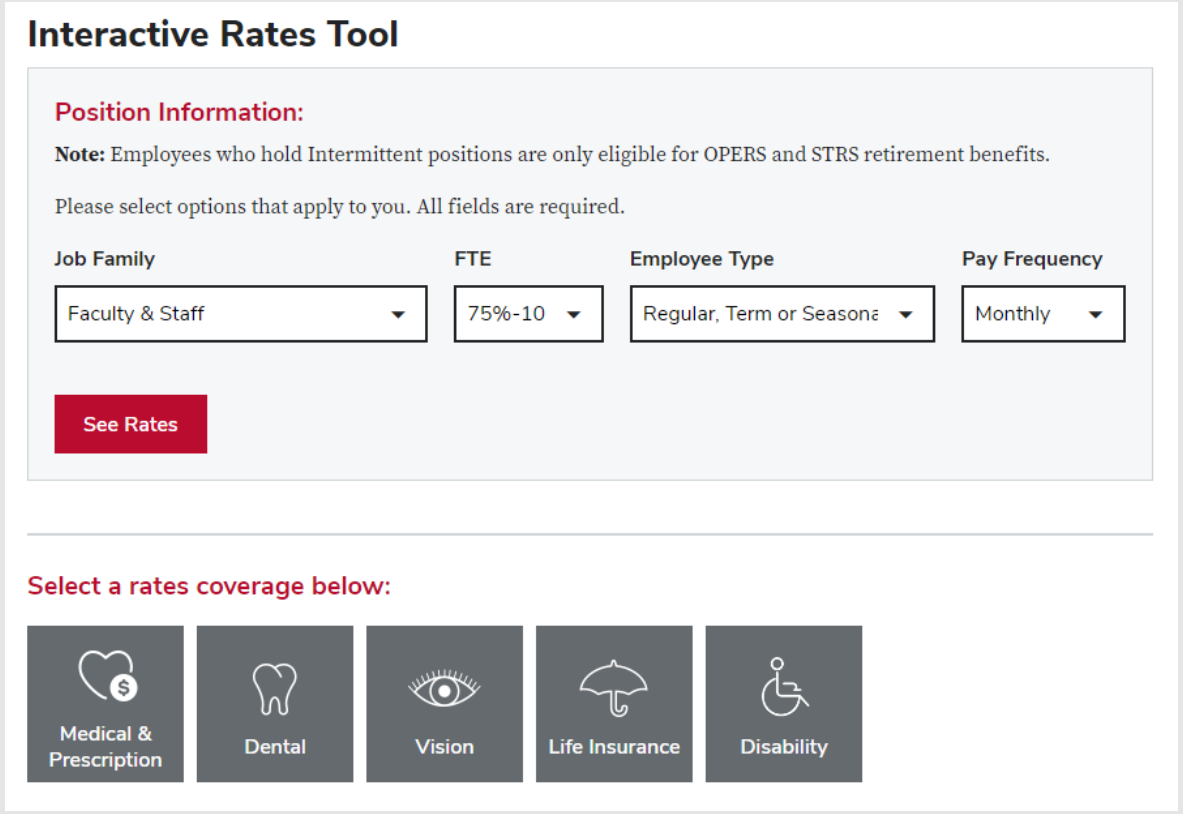
Benefit Changes

- Medical Plan Contribution Rates
- Medical and Prescription - Deductible, Out of Pocket Maximum and Copay Update
- Increase to Health Care FSA Contribution
- Your Plan for Health Program Updates
- Short-Term Disability Special Enrollment and Higher Maximum Benefit
- Long Term Disability Maximum Benefit Increase
- Employee Assistance Program (EAP) Website and Mobile App Changing

Benefit Premium Contributions

For 2027, the amount you pay for medical coverage will increase. Your exact increase depends on your compensation tier, your plan option and the coverage level you elect.

Check the 2027 rates page to see your employee contribution.



Medical Plan Options

Prime Care **Advantage**

Higher Payroll Contribution		
	In-Network Coverage Only Individual / Family	
Deductible	**$600 / $1,200**	
Out of Pocket Max	**$3,200 / $6,400**	
Service	**Premier**	**Standard**
Preventative	$0	$0
Office Visit	**$10 copay**	30%
Specialist	20% No deductible	30%
Behavioral Health	20% No deductible	20% No deductible

Prime Care **Choice**

Lower Payroll Contribution			
	In-Network Individual / Family	Out of Network Individual / Family	
Deductible	**$1,100 / $2,200**	**$2,100 / $4,200**	
Out of Pocket Max	**$4,500 / $9,000**	**$8,000 / $16,000**	
Service	**Premier**	**Standard**	**Out of Network**
Preventative	$0	$0	40%
Office Visit	**$20 copay**	30%	40%
Specialist	20%	30%	40%
Behavioral Health	20%	20%	40%

Prescription Drug Coverage

	PRIME CARE ADVANTAGE PRIME CARE CHOICE OUT OF AREA			PRIME CARE CONNECT		
Annual Out of Pocket Max	$2,750 per person, $5,500 per family			$2,100 per person, $4,200 per family		
Deductible	$100 per person, $200 per family			$50 per person, $100 per family		
	Preferred Pharmacy	Non-Preferred Pharmacy	Home Delivery or Retail90	Preferred Pharmacy	Non-Preferred Pharmacy	Home Delivery or Retail90
Supply Limitations	Up to 30-day	Up to 30-day	Up to 90-day	Up to 30-day	Up to 30-day	Up to 90-day
Generic Drug	$10 copay	$20 copay	$25 copay	$8 copay	$18 copay	$20 copay
Formulary Brand Name	30% coinsurance, up to $110	35% coinsurance, up to $125	30% coinsurance, up to $275	30% coinsurance, up to $50	35% coinsurance, up to $60	30% coinsurance, up to $125
Non-Formulary Brand Name	50% coinsurance, no maximum	55% coinsurance, no maximum	50% coinsurance, no maximum	50% coinsurance, no maximum	55% coinsurance, no maximum	50% coinsurance, no maximum

Prime Care Connect Eligibility

Criteria for Prime Care Connect:

- Full-time Ohio State faculty or staff employee (75%–100%) regular, term or seasonal

- My adjusted gross household income does not exceed the maximum amount in the table for the number of people in my household.

Cost

- Premium the same as Prime Care Advantage

- Lower Out of Pocket costs at point of service

Persons in Household	Maximum Household Income
1	$35,910
2	$48,690
3	$61,470
4	$74,250
5	$87,030
6	$99,810
7	$112,590
8	$125,370
9 and up	Add $12,780 per person

Contact OSU Health Plan at 614-292-4700 to Apply

Flexible Spending Accounts (FSA)

Health Care FSA

Pre-tax money to pay for eligible health care expenses incurred by:

- Employee
- Spouse
- Eligible Dependents

Contributions: $100 – $3,500*

Dependent Care FSA

Pre-tax money to pay for eligible dependent care expenses for:

- Children under 13
- Adults' incapable of self-care

Contributions: $250 - $7,500

FSAs must be elected each year to participate

*Health Care FSA contribution maximum is pending release by the Internal Revenue Service

Your Plan For Health (YP4H)

Easier, automated Benefit Credit:

Automation: Beginning Jan. 4, employees and spouses can automatically earn the 2028 Benefit Credit by completing two required activities:

- Complete the Personal Health Assessment (PHA)
- Complete and verify an annual physical, well-exam or biometric screening.

Once both requirements are completed and verified, your Benefit Credit will be applied automatically.

No point tracking or redemption needed.

Medical Plan Premium Credit

Biometric Screening
& Personal Health Assessment

- **Employee:** up to $300 per year ($25 per month)
- **Spouse:** Up to $180 per year ($15 per month)

Short-Term Disability

Special Enrollment Opportunity

- If electing, you are **not** required to complete an Evidence of Insurability (EOI)
- 60% of base pay, up to **$10,000**
- Benefit starts on day 31 of disability

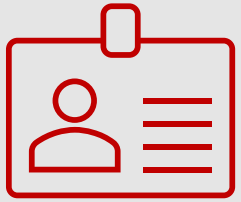
Long Term Disability Maximum Benefit Increase

If an approved disability keeps you from working, LTD benefits may begin after a 90-calendar-day waiting period.

Effective Jan. 1, 2027, the maximum LTD benefit will increase from $5,000 to **$10,000 per month**.

Employee Assistance Program (EAP)

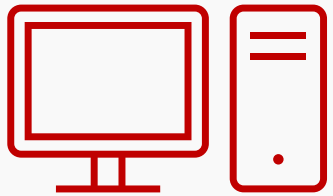
AllOne Health



AllOne Health, will launch a new member portal and mobile app with a refreshed look and enhanced capabilities.

The updated tools are designed to make mental health support and resources simple and accessible, whether you are navigating life's challenges, looking for resources or need someone to talk to.

How to Enroll



Workday Enrollment

From October 30th – November 15th make elections via the Open Enrollment event in your Workday Inbox

Questions

HR CONNECTION

	HR Connection Portal: **HRConnection.osu.edu**
	Phone: **614-247-6947**
	Email: **HRConnection@osu.edu**