



Benefits Open Enrollment

November 5–November 19, 2025



Open Enrollment will be held November 5–November 19, 2025.

This will be your only opportunity to make health, dental, vision, life, and Aflac plan changes or to enroll in a flexible spending account (FSA) for 2026.

If you do not make any changes during the online Open Enrollment period, your current benefit elections will carry over to 2026, except for your flexible spending accounts.

To have funds in an FSA next year, you must log in and select a new contribution amount during Open Enrollment.

To review or update your benefits, go to the Colgate Portal at portal.colgate.edu and click on **Online Benefit System under Tools and HR & Payroll** to make your elections.

2026 UPDATES — A QUICK LOOK

- Health Insurance Premiums: Rates will increase.
 - Dependent Subsidy: Colgate is increasing the subsidy provided for dependent coverage*.
 - Out-of-Pocket Maximum: Annual limits will increase by \$750 for single and \$1,500 for family coverage.
- Prescription Coverage: Tier 1, Tier 2 and Tier 3 copays remain the same
- A new Tier 4 copay will apply to specialty medications and GLP-1 therapies for weight loss.
- Telemedicine: \$0 (no copay) telemedicine visits for acute medical and behavioral treatment through MDLive. Be sure to register on ExcellusBCBS.com.
 - Open Enrollment Information Sessions:
 - November 6 at 11:00 a.m.
 - November 12 at 2:00 p.m.Hosted virtually by Alera Group - Relph Benefit Advisors
 - Dental and Vision: Premiums and coverage remain unchanged.
 - Flexible Spending Account (FSA):
 - Health FSA: Maximum contribution increases to \$3,400.
 - Dependent Care FSA: Maximum contribution increases to \$3,750 or \$7,500, depending on your tax filing status.
 - CU Well Program: Employees who complete the program will receive \$300 in a health care FSA (\$150 to those hired September 1, 2026 to October 31, 2026)

*For non-Local 200 United SECIU Union employees

Online Benefits System

For 2026, any changes to your benefit elections must be made online through the Colgate portal at portal.colgate.edu. Select “Online Benefit System under Tools and HR & Payroll to begin. You must complete your flexible spending account (FSA) enrollment for 2026 if you wish to participate. Step-by-step instructions are available [here](#).

Online Enrollment Platform

Colgate employees will complete Open Enrollment utilizing the online platform using your Colgate email and network password. The platform provides easy 24/7 access to benefit information, resources, and tools, including:

- Open Enrollment Elections:
 - Change your current benefit elections
 - Add or remove dependents from your benefit
 - Re-enroll in health care and dependent care FSAs (required annually)
 - Enroll in or make updates to optional and/or dependent life insurance (spouse, children, and stepchildren)
- Resources and Self Service Tools
 - 24/7 access with video overview of 2026 benefit changes
 - Benefit resources — contact information, websites, and phone numbers for benefit providers
 - A Reference Center with plan summaries and compliance documentation
 - Access to current and historical benefit summaries and payroll deductions
 - Manage life and travel insurance beneficiaries
 - Submit qualifying life event changes (e.g. marriage, divorce, birth, loss/gain of coverage)

2026 Guardian/VSP Vision Plan

- No premium or coverage changes for 2026

Colgate’s voluntary vision plan is provided through Guardian, utilizing the Vision Service Plan (VSP) network. You may elect coverage for yourself and your eligible dependents (up to age 26).

The plan offers affordable, high-quality vision care, including:

- Routine eye examinations
- Glasses or contact lenses, up to the plan limits.

Please note that while eye exams may also be covered under the health insurance plan, there is no additional coverage for glasses or lenses through the medical plan.

You can receive care from:

- In-network VSP providers-offering the best value and lowest out-of-pocket costs
- Out-of-network providers-available at a higher cost

Employees newly enrolled in the plan will receive a Guardian ID card prior to January 1. In-network providers can also verify your coverage by contacting Guardian under the group number 0531647.

2026 Health Plan

Each fall, Colgate shares information about the upcoming benefit plan rates and any plan changes for the new year. Since partnering with the New York Six schools and moving to a self-funded health plan in 2014, Colgate University has experienced only two rate increases greater than 5%, along with two years of no changes—well below national averages.

Like many organizations across the country, Colgate continues to see higher health care costs driven by inflation, rising prescription expenses, and a continued number of high-cost claims. For 2026, the initial projection for our health plan indicated a 14.5% increase. Through careful review, targeted plan adjustments, and the University assuming additional financial risk, we were able to reduce the increase to 11%.

We recognize that any increase in health care costs can place a burden on employees and their families. To help lessen the impact, Colgate is adding additional funding to the dependent health subsidy so that most employees will not experience the full rate increase. We remain committed to offering high-quality, affordable benefit that support the health and well-being of our community.

Employee only rates* continue to be based on annual salary and are as follows:

Under \$50,000	– \$50 per month
\$50,000–\$99,999	– \$70 per month
\$100,000–\$150,000	– \$100 per month
\$150,000 and over	– \$150 per month

*Local 200 United, SEIU employees will pay \$90.04/month for single coverage in accordance with the contract.

Employees enrolling dependents (spouse, domestic partner, and/or children) pay a percentage of the total premium based on their annualized base income, starting at 16.5%*. To understand your specific contribution, use the 2026 Premium Worksheet, available in the Reference Center of the benefits system and on the Open Enrollment website.

*Local 200 United SEIU employees will pay 17.5% of the total premium for dependent coverage in accordance with the contract. Union members are encouraged to use the 2026 Union Health Premium Worksheet to calculate their contribution.

MEDICAL PLAN HIGHLIGHTS

- Excellus will continue to administer the plan.
- Out-of-Pocket Maximum:
 - Increase from \$1,750 to \$2,500 (single)
 - Increase from \$3,500 to \$5,000 (family)
- Telemedicine (MDLive):
 - \$0 copay for acute medical treatment.
 - Register or access at ExcellusBCBS.com/Telemedicine or call 866-692-5045.
 - Note: Telehealth visits with your local doctor are billed as regular office visits and subject to standard copay or coinsurance.
- Cost Sharing: For most in-network services, members pay 20% of the medical expenses; the plan covers 80%.
- Maternity Services: Physician, lab, and radiology services - covered in full.
 - Hospitalizations: 20% coinsurance, up to a \$750 maximum.
- Preventive services: covered in accordance with the Affordable Care Act.
- Out-of-Network Coverage:
 - Deductible: \$750/ single; \$2,250/family
 - Coinsurance: 30% coinsurance after deductible
- Diabetic Medications and Supplies: Covered through OptumRx, based on their formulary. Members are responsible for the applicable copay. Check the OptumRx formulary for coverage details and preferred alternatives.

Provider Search: To find participating providers within the Excellus network visit: <https://www.excellusbcbs.com/find-a-doctor/provider>.

Benefit Summary: A full summary of benefit is available in the Reference Center of the benefit system.

PRESCRIPTION DRUGS

- OptumRx remains the prescription drug vendor.
- New Copay structure for 2026:
 - Retail (30-Day Supply) \$10/\$40/\$60 /\$75
 - Mail Order (90-Day supply) \$20/\$80/\$120 /\$150
 - New Tier 4: Applies to specialty medications and GLP-1 therapies for weight loss.
- OptumRx ID card: No change-employees continue to use their current card.
- Specialty medications are not eligible for 90-day supply.

Prescription Formulary Updates: Members affected by annual formulary changes-such as prior authorizations, step therapy, quantity limits, drug exclusions, and specialty pharmacy adjustments-will receive a direct mailing from OptumRx in mid-November. To avoid any disruption in coverage, please review and respond promptly to all communications from OptumRx.

Additional Information and Resources: Formulary details and drug copay information are available in the Reference Center of the Online Benefit System (accessible through the Colgate portal). You may also visit www.optumrx.com (login required) to manage your prescriptions, or call OptumRx at 855-227-8568 for assistance.

2026 Dental Plan

- Delta Dental will continue to administer the dental plan.
- Coverage: No changes to the coverage
- Premiums: Colgate will continue to pay the full premium for employee-only (single) coverage.
- Reimbursement: Employees may continue to receive reimbursement for services provided by nonparticipating dentists, based on plan allowances.

2026 Flexible Spending Account

- Lifetime Benefit Solutions (LBS) will continue to administer the plan.
- An annual (re)election is required through the online benefit system to participate in 2026.
- Reenrolling participants will continue to use their existing LBS debit cards.
- You may use FSA funds for a wide range of eligible expenses, including over-the-counter items such as:
 - Pain relief and cold/flu medications
 - Allergy products
 - Menstrual products.

LIFETIME BENEFIT SOLUTIONS

Contribution Limits for 2026:

- Health Care FSA: Contribute up to \$3,400 in pre-tax dollars to pay for eligible healthcare expenses.*
- Dependent Care FSA: Contribute up to \$3,750 or \$7,500, depending on your tax filing status, to pay for qualifying daycare for dependent children under age 13.

**Eligible expenses include medical plan out-of-pocket costs, prescription drug copays, unreimbursed vision and dental care expenses, and over-the-counter items.*

DEBIT CARD AND ACCOUNT ACCESS

- New participants will receive two new health spending debit cards before January 1.
- Once you receive your cards, you can set up your online account and download the LBS mobile app (available on iTunes and Google Play) to easily manage your FSA.
- Use your LBS debit card (where accepted) to pay for eligible expenses directly-helping you avoid waiting for reimbursement.
- Most debit card purchases are automatically verified through transaction data; however, in some cases you may be asked to submit a receipt to meet IRS substantiation requirements.
- Because LBS is affiliated with Excellus and Delta Dental, health and dental claims data are shared automatically, helping to reduce the number of transactions requiring receipts.

**Per IRS regulations, unused funds may not be carried over unless otherwise specified in plan materials.*

Lifetime's customer service hours are:

Monday–Thursday: 8 a.m.–5 p.m.

Friday: 9 a.m.–5 p.m.

Toll Free: 800-327-7130

Email: LBS.CustomerService@LifetimeBenefitSolution.com

Website: LifetimeBenefitSolution.com

REMINDER FOR 2025 FSA PARTICIPANTS:

If you have unused funds in your 2025 Flexible Spending Account, you may continue to **incur eligible expenses through March 15, 2026** (a 2.5-month grace period following the plan year).

Be sure to submit all claims by the applicable deadline to avoid forfeiting any remaining balance.

If you wish to continue your contributions to a **FLEXIBLE SPENDING ACCOUNT**, you must use the online system to reenroll, even if you currently participate in 2025.

CU Well Incentive

As part of Colgate's commitment to wellness and preventative health care, the CU Well program offers benefit-eligible employees the opportunity to earn 300 wellness points between December 1 and November 30.

Employees who complete the program will receive \$300 contribution to a flexible spending account (FSA) on January 1. Participants will have until March 15, 2027, to use their credit.

To participate, complete the following through the Colgate portal at portal.colgate.edu under Tools, Health and Wellbeing, CU Well.

- Health Check Survey
- Biometric Screen
- MyCare Checklist

Completing these three items earns 150 points. The remaining points can be earned through additional online and wellness activities. All points must be logged into the online system by November 30 to qualify for the incentive. **Information submitted after the deadline cannot be accepted.**

For full program details, visit the CU Well website or review the CU Well flyer in the benefit system.

Alera Group- Relph Benefit Advisors (RBA)

Save time and effort by allowing Alera Group to assist you with medical, prescription, dental, vision, and flexible spending plan questions. **This is a confidential service.**

Alera Group is available:

Monday–Friday: 8 a.m.–4:30 p.m.

Phone: 800-836-0026, option 2

Email: support@personifyhealth.com

Services include:

- Assistance navigating the online benefit system
- Help understanding and navigating your health care plan
- Ordering replacement plan ID cards
- Locating providers and specialists
- Estimating out-of-pocket costs and plan coverage
- Assisting with provider billing and insurance claims
- Facilitating approvals and prior authorizations for services, as required
- Support with out-of-area services
- Any other related health care topic

Aflac Cancer Care® Protection Plan

According to the American Cancer Society, approximately 65% of cancer-related expenses are not covered by regular health insurance, including the primary caregiver's loss of income. You can protect yourself, your family, and your assets from the cost of cancer with a specified disease insurance policy with benefit such as first occurrence, hospital confinement medical imaging, radiation/chemotherapy, cancer wellness screenings, etc. Payments you receive from this policy can be used toward medical bills, household expenses, etc.; they are in addition to your health plan. Remember to submit for your wellness screening reimbursement of \$75 per year if you are already enrolled. If you are interested or have questions regarding this product, please contact Relph Benefit Advisors at 800-836-0026, ext. 7400.

Other Benefit Programs

Colgate continues to offer employees additional benefit, including:

- Employee Assistance Program (EAP) with BRiDGES and HigherEd EAP
- Voluntary retirement plan contributions (these can be adjusted at any time throughout the year with the completion of a Salary Reduction Agreement, found in the Reference Center on the benefit system)
- Education and development benefit

Benefit Contact Information

Alera Group 1-800-836-0026, option 2 support@aleracare.zendesk.com	Guardian/VSP 1-888-600-1600 vsp.com
AFLAC 1-800-992-3522 aflac.com	HigherEd EAP 1-800-252-4555 higheredeap.com
BRiDGES 315-697-3947 Employee Assistant Program	Lifetime Benefit Solutions 1-800-327-7130 lifetimebenefitsolution.com
Delta Dental 1-800-932-0783 deltadentalins.com	OptumRx 1-855-227-8568 optumrx.com
Emeriti 1-866-363-7484 emeritihealth.org	TIAA 1-800-842-2776 tiaa.com/colgate
Excellus BC/BS of Utica 1-877-381-8659 excellusbcbbs.com	Personify Health-CU Well 1-888-671-9395 support@personifyhealth.com Enroll
Fidelity Investments 1-800-343-0860 netbenefit.com/atwork	

HEALTH CARE REFORM (AFFORDABLE CARE ACT [ACA])

- 2025 federal tax returns require information related to health insurance.
- Form 1095-C will be posted to the benefit system by March 2, 2026.

Under the Health Care Reform Act, 2025 federal tax returns are required to provide specific information to demonstrate satisfaction of health insurance under the ACA obligation.

Colgate is required to provide the IRS with Social Security numbers of each employee and dependent covered under Colgate's health and prescription plan. While you are reviewing your Open Enrollment information, please verify and/or provide your dependents' Social Security numbers in the secure online benefit system.

By March 2, 2026, in addition to a W-2, covered employees will be able to print the Form 1095-C (Employer-Provided Health Insurance Offer and Coverage) from the benefit system. Information in Part III of this form will be needed to prepare your 2025 tax return.

COMPLIANCE DOCUMENTATION

As a plan participant, you are entitled to a comprehensive description of your rights and obligations under the Welfare Benefit Plan and the Flexible Spending Plan. A posted copy of the following documents can be found in the benefit system. In order to ensure that you fully understand the benefit available to you and your obligations as a plan participant, it is important that you familiarize yourself with the information contained within these documents.

- Welfare Benefit Plan Summary Plan Description & Summary of Material Modifications
- Flexible Benefit Plan Summary Plan Description & Summary of Material Modifications
- HIPAA Notice of Privacy Practices
- Premium Assistance-Medicaid & CHIP
- Annual Notices
- 2026 Health Plan Summary of Benefit Coverage (SBC)

Important Dates

November 6, 2025
Virtual Information Session with Alera Group at 10:00 a.m.

November 6, 2025
Higher ED EAP: Communication Skills to Help Navigate the Holidays at 12:30 p.m.

November 12, 2025
Fidelity one on one consulting with Ken Woods.

November 12, 2025
Fidelity Understanding ROTH Contributions in Your Workplace savings Plan, ALANA Cultural Center 11:00 a.m.

November 12, 2025
Virtual Information Session with Alera Group at 2:00 p.m.

November 19, 2025
Deadline for submitting Open Enrollment changes

Checklist

- ☐ Log on to the [Colgate portal](#) to elect your 2026 benefits and flexible spending options.
- ☐ Verify and/or provide your dependents' Social Security numbers in the secure online benefits system.
- ☐ Verify personal information is accurate and notify human resources of any changes in your address, telephone number, marital status, etc.
- ☐ Respond to all correspondence from OptumRx immediately to avoid any coverage disruption.

Notify human resources within 30 days of any qualifying events throughout the year, such as birth, marriage, child no longer an eligible dependent, divorce, and/or separation, that will require a change in eligibility and/or coverage. In some cases, dependents could be eligible for continued coverage under COBRA.

Reminder:

Log on to your retirement plan account to confirm or update your beneficiaries.

Submit a new salary reduction agreement form, found on the [Colgate Employee Benefits Webpage](#), under Benefits Forms and Information -> Retirement to change your retirement contribution. Contributions can be changed at anytime throughout the year.



COLGATE UNIVERSITY

If you have any questions, please contact:

Human Resources

315-228-7565

benefits@colgate.edu

Monday–Friday: 8 a.m.–4:30 p.m.

Alera Group

1-800-836-0026, option 2

support@aleracare.zendesk.com