NAZARETH UNIVERSITY

4245 East Avenue · Rochester, NY 14618 · naz.edu

Date: November 7, 2025

To: Full-Time Faculty and Staff

From: Human Resources - Benefits

Re: **2026 Open Enrollment Instructions – November 10 – November 21, 2025**

Action Required: You must complete your benefits enrollment in HR@Hand.

Open enrollment for 2026 medical, dental and vision benefits will be held from **Monday, November 10 through Friday, November 21, 2025. You must complete your enrollment by clicking on this link to access HR@Hand**.

To maintain accuracy in our HR and payroll systems as well as with our benefit carriers, **all benefit-eligible employees are REQUIRED to participate in the online open enrollment process for 2026, regardless of whether you are electing or changing your benefits through the University.**

- If you currently carry any insurance benefits through the University and do not enroll online by November 21, **you will have "no coverage" for ALL BENEFITS in 2026.**
- Once Open Enrollment closes, you will not be able to change your benefits for 2026 unless you experience a **"qualifying event."** For more details, please refer to the HIPAA Special Enrollment Information at the end of this document.

Dependent Coverage Requirements for 2026

All new dependents added for 2026 coverage will require original proof of dependency before coverage is approved. The following documentation is necessary:

- **For a spouse**: A marriage certificate and social security number.
- **For a dependent child**: A birth certificate and social security number.
- **For a domestic partner**: A domestic partner affidavit and social security number.

Online Benefit Enrollment Instructions

1. Access HR@Hand: Sign in with your Nazareth Username and Password.
2. Start Enrollment: Click on the "Start Your Enrollment" button.
3. Verify Personal Information: Confirm all your information is correct (e.g., address). Submit any updates to benefitshr@naz.edu. After reviewing, check "I agree" at the bottom of the page and click continue.
4. Verify Family Information: Review your current dependents and use "Add Dependents" for new/additional dependents.
5. After confirming family information, check "I agree" then "Continue".
6. "Ask Emma": is an optional decision-making tool that provides support across benefits or specific options where you may need more information.

7. If you are currently enrolled in any benefit plans, the plan and coverage tier will be listed in the benefit. If you are not enrolled in a benefit, it will show as waived.
8. To change/review your benefit elections, click in the individual benefit box in order to make changes to that benefit (if applicable).
9. Review each benefit plan and make your election whether you are keeping your coverage the same, changing or declining coverage.

As applicable, you will be able to waive or enroll eligible dependents on file by clicking the box next to each dependent's name or use the "Add Dependent" box.

For Medical/Dental/Vision plans:

- To compare costs across available plans, click "Compare" for each option.
- Once you complete each benefit election, the box symbol will turn green and display a "Completed" check mark.

Medical Expense Reimbursement Account (MERP) *Available only to those enrolling in 3500/7000 HDHP Medical Plan.*

- Once you have satisfied your deductible, this plan pays all coinsurance and copays, up to the annual out of pocket limit. Submit those claims to Benefit Resources and they will reimburse you directly.
- You must enroll in both the 3500/7000 HDHP Medical Plan AND the MERP deduction in order to receive reimbursement.

Health Savings Account (HSA) *Note: If you decline medical or choose the Hybrid plan, the HSA will be waived.*

- Newly elected HSA benefit requires completion of the HealthEquity Employee Enrollment Form. You will also receive correspondence from Human Resources.
- Eligible employees can elect to have pre-tax contributions made to a personal account with an HSA provider, Health Equity. These accounts have a $2.00 per month admin fee that is automatically deducted from your account.
- **Annual Contribution Limits for 2026**:
    - Single: $4,400
    - Family: $8,750
    - An additional $1,000 annual catch-up contribution is available for employees aged 55 and older.

Medical Flexible Spending Account (FSA) (*Note: The medical FSA will be waived if you elect an HDHP plan.)*

- This is a pre-tax spending account to be used for medical/dental/vision out of pocket expenses. Due to the associated IRS regulations, any unused funds remaining at the end of the calendar year will be forfeited.
- These accounts have a $2.00 per month admin fee that is automatically deducted from your paycheck.
- **Annual Contribution Limit for 2026**
    - $3,400

Dependent Care Flexible Spending Account

- This is a pre-tax spending account to be used for childcare expenses. Due to the associated IRS regulations, any unused funds remaining at the end of the calendar year will be forfeited.
- These accounts have a $2.00 per month admin fee that is automatically deducted from your paycheck.
- **Annual Contribution Limit for 2026**
    - $7,500

Aflac Cancer Protection Plan and Accident

- This is a voluntary plan to supplement your existing medical insurance benefit if you (or a covered family member) are diagnosed with cancer. To begin the process, select the tier of coverage in the system. You will need to complete an Aflac application which must be processed and approved by Aflac before coverage is effective.
- **Aflac Accident** pays cash benefits for covered accidental injuries directly to you.

Life Insurance – The University provides a $25,000 policy for full-time benefit-eligible employees.

- Employee Voluntary Life Insurance is available in increments of $10,000, up to 7 times your annual base salary with a maximum coverage limit of $500,000. Please note that any new or increased elections for employee voluntary life insurance will require Evidence of Insurability (EOI).
- If you are required to complete an Evidence of Insurability (EOI), Human Resources will follow up with you after Open Enrollment to guide you through this process.
- If your EOI is approved by NY Life/Cigna, your increased coverage will take effect on January 1, 2026, or on the date of approval if it occurs after January 1st.
- If you have elected voluntary coverage for yourself, you also have the option to elect coverage for your spouse and dependent children.

Long Term Disability – All full-time benefit eligible employees who have been in their full-time positions for one year are eligible for the University Paid LTD benefit, equivalent to 50% of their salary. Eligible employees can also choose to increase/buy-up this coverage to 70%.

- If you are eligible for the University paid benefit, there is no additional election required to maintain this coverage.
- If you are LTD eligible and would like to increase your LTD coverage, elect the Buy-up coverage option. A new election of Buy-up coverage will require you to complete an Evidence of Insurability (EOI).
- If you are required to complete an EOI, Human Resources will follow up with you after Open Enrollment regarding this process.
- If your EOI is approved by NY Life/Cigna, your increased coverage will take effect on January 1, 2026, or on the date of approval if it occurs after January 1st.

Life Insurance Beneficiary - After you have completed all your benefit elections, you will need to review/update your life insurance beneficiary information. The system defaults to My Estate and adds the names of the dependents you cover for benefits, if any. It is encouraged that you do not use the default "My Estate" option. You can designate a contingent beneficiary.

Almost Finished! On the Review and Confirm page, check all elections, then read the attestation and click "I agree, and I'm finished with my enrollment." Select "Complete Enrollment" to finalize.

- Click on the e-mail icon to receive a system-generated email to your Naz e-mail address. You can also use the Print icon to print out the confirmation statement.
- During the Open Enrollment period, you can make changes as often as you like. To make changes, you will need to log back into the enrollment site and click on the "Change My Elections" button. Changes are not final until you confirm your enrollment.

Important! Review your confirmation statement to ensure that the elections you have made are those that you want for 2026.

After Open Enrollment has ended:
Based on your benefit elections for 2026, you may receive follow-up communications from Human Resources regarding additional information or paperwork that may be required.

If you have any questions regarding:
HR@Hand - contact benefitshr@naz.edu

Coverage, plan design or claims:
Contact the Alera Group Customer Support at 800-836-0026 option 2.
Monday - Friday 8 am - 4:30 pm
Email: support@aleracare.zendesk.com

HIPAA Special Enrollment Rights

Under the Health Insurance Portability and Accountability Act (HIPAA), you and your dependents may be entitled to enroll in the company's group health plan under special enrollment provisions if certain life events occur. These events include:

1. **Loss of Other Coverage**: If you or your dependents decline coverage under our plan because you have other health insurance or group health plan coverage and then lose eligibility for that other coverage (or if an employer stops contributing toward your other coverage), you may be able to enroll yourself and/or your dependents in our health plan. You must request enrollment within **30 days** after the loss of other coverage.

2. **New Dependent by Marriage, Birth, Adoption, or Placement for Adoption**: If you gain a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your new dependent(s). You must request enrollment within **30 days** after the event.

3. **Divorce, Legal Separation, or Death**: If you experience a divorce, legal separation, or death that results in the loss of coverage for you or your dependents, you may be eligible to enroll in our health plan. You must request enrollment within **30 days** after the event.

4. **Medicaid or CHIP Coverage**: If you or your dependents become eligible for premium assistance from Medicaid or the Children's Health Insurance Program (CHIP) toward coverage under our plan, or if you or your dependents lose coverage under Medicaid or CHIP, you may be able to enroll yourself and/or your dependents in our health plan. You must request enrollment within **60 days** of gaining or losing Medicaid or CHIP coverage.

How to Request Enrollment
To request special enrollment or obtain more information, please contact Nazareth University Human Resources Department at (585) 389-2060.