

2026-2027



Benefits Open Enrollment Highlights



Benefits Open Enrollment:
April 13 – April 24, 2026

Benefits Open Enrollment: April 13 – April 24, 2026

A letter from the Assistant Vice President

Dear Colleague,

Benefits Open Enrollment will run from **April 13, 2026 through April 24, 2026**. This is the one time each year that you are able to review and make changes to your health, welfare and voluntary benefit elections. This guide will highlight the changes for the 2026–2027 plan year.

Please take the time to evaluate your needs and learn about the benefits available to you.

Additional educational resources for Benefits Open Enrollment include:

- [Pathways \(Benefits Guide\)](#)
- [Express Scripts Prescription Drug Cost Estimator \(ESI member login required\)](#)
- [IBC Medical Procedure Cost Estimator \(IBC member login required\)](#)

NOTE: Your 2025–2026 elections for the FSA or HSA plans will not carry forward into 2026–2027. This also includes any election to participate in the Child Care Subsidy plan. You must re-elect these plans every year.

Sincerely,



Michele Mocarsky
Assistant Vice President, Benefits and Campus Partners

Choose carefully!

Open Enrollment is your annual opportunity to enroll or make changes to your benefit elections. The benefits you elect will be effective from June 1, 2026 – May 31, 2027.

You cannot make changes during the year unless you have a qualified life status change, such as a marriage or the birth/adoption of a child.



Important Benefits Open Enrollment Information



Which benefits can I make changes to?

During Benefits Open Enrollment you can make elections or changes to the following benefit programs:

- Medical/Prescription/Vision
- Dental
- Health Care Flexible Spending Account (FSA) or Limited-Purpose FSA (if you enroll in the Consumer-Driven Health Plan, or CDHP)*
- Health Savings Account (HSA) if you enroll in the CDHP*
- Voluntary Enhanced Vision Plan
- Dependent Care FSA*
- Child Care Subsidy*
- Life Insurance
- Accident
- Critical Illness
- Hospital Indemnity
- Legal
- ID Theft
- Pet Insurance

*** Must re-enroll in this benefit each year**

How do I make my elections?

To make your elections, log into your MyNova account and type Enroll in my Benefits in the search box. You will be directed to the Benefits Portal where you can make your own elections.

Having difficulty accessing the system?

Email benefitssupport@villanova.edu and a member of the benefits team will be able to assist you.

Note regarding the FSA and HSA

Please note: If you currently have an FSA or HSA account, the IRS requires that you **enroll in FSA and HSA plans annually. This includes any election to participate in the Child Care Subsidy plan.**

Your 2025-2026 elections for the FSA and HSA plans **will not** carry forward into 2026-2027.

Important Form 1095-C Information

As you may already know, the Affordable Care Act (ACA) requires Villanova University to provide a Form 1095-C to all benefit eligible faculty and staff. This form confirms that the University offered you and your eligible dependents affordable medical coverage.

One requirement of this document is to include Social Security Numbers (SSNs) so that the IRS can tie the information back to tax records. **Please ensure during Open Enrollment that all SSNs for yourself and your dependents are reviewed and updated accordingly.**

Benefit Changes and Highlights for 2026–2027

Medical/Prescription Drug Changes:

There will be medical plan design changes to HMO, PPO and CDHP plans effective June 1, 2026. Please refer to your Pathways Guide and plan summaries/SBCs for specific changes applicable to you and your dependents. Below is high-level overview of what is changing:

- **HMO Plan:** The emergency room copay will be \$250.
- **PPO Plan:** The deductible will be \$750 for individuals and \$1,500 for families. The out-of-pocket maximum will be \$3,500 for individuals/ \$10,500 for families, and a \$250 copay for emergency room services.
- **CDHP Plan:** The deductible will be \$1,700 for individuals and \$3,600 for families due to the IRS regulations. The out-of-pocket maximum will be \$3,500 for individuals /\$7,000 for families.
- **Expanded Preventative Care:** Villanova is expanding preventive screenings and genetic services at no out-of-pocket cost for individuals at high risk for breast and ovarian cancers, for enrolled members.
- **Teladoc Plan Enhancement:** Telemedicine services provided by Teladoc will now be available at no cost to all Villanova members and dependents enrolled in any medical plan, regardless of plan enrollment.
- **Prescription Drug Copay Changes:** Prescription drug copays will increase by \$5 for the Brand Preferred and Brand Non-Preferred tiers.
- **Help Script Program:** Villanova's IBC medical plan will now include Help Script, a cost-share assistance service for certain medical specialty drugs. Utilizing the Help Script program can reduce the cost of eligible medical specialty drugs to a \$0 member.
- **GLP-1 Coverage:** GLP-1 drugs taken for weight loss such as Wegovy and Zepbound will be excluded from the formulary effective June 1, 2026. Members utilizing GLP-1 drugs for treatment of diabetes or other non-weight loss only conditions will still be covered under the plan per eligibility guidelines.

Working Spouse Surcharge for Medical/ Prescription Drug Plans:

During this year's Open Enrollment, Villanova will introduce a working spouse surcharge for employees who choose to enroll a spouse in the institution's health plan when that spouse has access to employer-sponsored health coverage through their own employer. In these cases, a **\$100 per month surcharge** will apply for spousal coverage and be effective June 1, 2026. This change is intended to help manage rising healthcare costs while continuing to provide high-quality, affordable benefits for our campus community. Employees covering a spouse will be asked to confirm whether their spouse has access to other employer-sponsored coverage during the enrollment process.

HSA and FSA Limits for 2026:

For the HSA, you can contribute up to \$4,400 for individual coverage or \$8,750 for family coverage. For the Healthcare FSA, you can contribute up to \$3,400. For the Dependent Care FSA, you can contribute up to \$7,500.

NOVAfit!

You and your spouse (if covered) must submit a physician affidavit [form](#) to receive the wellness rate for the upcoming plan year if you did not receive an on-campus screening. The form can be found on the NOVAfit! Section of the HR website. For access to the wellness program, visit the [NOVAfit! Portal](#).

Cost for Coverage:

Medical costs will increase for the 2026–2027 plan year due to rising health care costs. Villanova's costs are also increasing. To view the 2026–2027 rates, [click here](#).



Benefits Open Enrollment Calendar of Events

Each year, Benefits Open Enrollment affords you the opportunity to enroll in and make changes to your medical, dental, flexible spending accounts (FSAs), health savings accounts (HSAs), life insurance, and certain voluntary benefits plans.

This year, Benefits Open Enrollment for 2026-2027 will take place online between April 13 through April 24, 2026.

If you do not make an election, your 2025-2026 elections will carry over to 2026-2027 except for the following plans:

- Medical Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (DCFSA)
- Child Care Subsidy
- Health Savings Account (HSA)

We highly encourage you to review your Benefits Guide and the information online before making your elections for the 2026-2027 plan year.



Some important dates to keep in mind:

APRIL

- **April 13:** First day to enroll in or make changes to your 2026-2027 benefits
- **April 15:** Wellness Fair
- **April 23:** Annual walk at lunch
- **April 24:** Last day to enroll in or make changes to your 2026-2027 benefits

MAY

- **By May 31:** You will receive your new 2026-2027 ID cards (if applicable)

JUNE

- **June 1:** Benefit plan year begins with new coverages

Keep Track of your Open Enrollment Elections

Check off the options you want to elect for the new plan year as you read through your Benefits Guide and use this list when you select your benefits online. All elections are effective from June 1 – May 31. Remember, you can only make changes throughout the year if you experience a qualified life event. (See the benefits website for more details).

MEDICAL/PRESCRIPTION BENEFITS

COVERAGE LEVEL	CDHP	HMO PLAN	PPO PLAN
Employee Only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employee + 1 Child	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employee + Child(ren)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employee + Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Full Family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

DENTAL BENEFITS

COVERAGE LEVEL	DELTA DENTAL PPO PLAN
Employee Only	<input type="checkbox"/>
Employee + 1 Child	<input type="checkbox"/>
Employee + Child(ren)	<input type="checkbox"/>
Employee + Spouse	<input type="checkbox"/>
Full Family	<input type="checkbox"/>

VOLUNTARY VISION BENEFITS

COVERAGE LEVEL	DAVIS ENHANCED VISION PLAN
Employee Only	<input type="checkbox"/>
Employee + 1 Child	<input type="checkbox"/>
Employee + Child(ren)	<input type="checkbox"/>
Employee + Spouse	<input type="checkbox"/>
Full Family	<input type="checkbox"/>

ADDITIONAL VOLUNTARY BENEFITS

BENEFIT	ELECTION
ID Theft Plan	<input type="checkbox"/>
Legal Plan	<input type="checkbox"/>
Pet Insurance	<input type="checkbox"/>
Accident	<input type="checkbox"/>
Critical Illness	<input type="checkbox"/>
Hospital Indemnity	<input type="checkbox"/>

HEALTH SAVINGS ACCOUNT (HSA) & FLEXIBLE SPENDING ACCOUNTS (FSA)*

ACCOUNT TYPE	AMOUNT PER PLAN YEAR
HSA - CDHP Participants Only	\$ _____
Limited Purpose FSA (for Dental & Vision expenses) - CDHP Participants Only	\$ _____
Medical FSA - HMO and PPO Participants Only	\$ _____
Dependent Care FSA	\$ _____
Dependent Care Subsidy	\$1,000/year (VU's contribution)

SUPPLEMENTAL LIFE INSURANCE (EMPLOYEE, SPOUSE, CHILDREN)

ACCOUNT TYPE	AMOUNT PER PLAN YEAR
Employee Supplemental Life	\$ _____
Spousal Supplemental Life	\$25,000 <input type="checkbox"/>
	\$50,000 <input type="checkbox"/>
Child(ren) Supplemental Life	\$10,000 <input type="checkbox"/>

* Please note that you must re-elect contribution amounts each new plan year. Amounts do not roll over each year.

Wellness Programs and Resources

About the NOVAfit! Wellness Program

NOVAfit! focuses on a holistic approach to employee health and wellbeing centered on **6 pillars**: Physical, Nutritional, Emotional, Financial, Social, and Spiritual health. Centered around these 6 pillars, NOVAfit! is continuing to implement new programs, challenges, and events to support the overall health and wellbeing of Villanova employees. [Click here to access NOVAfit!](#)

Wellbeats Features

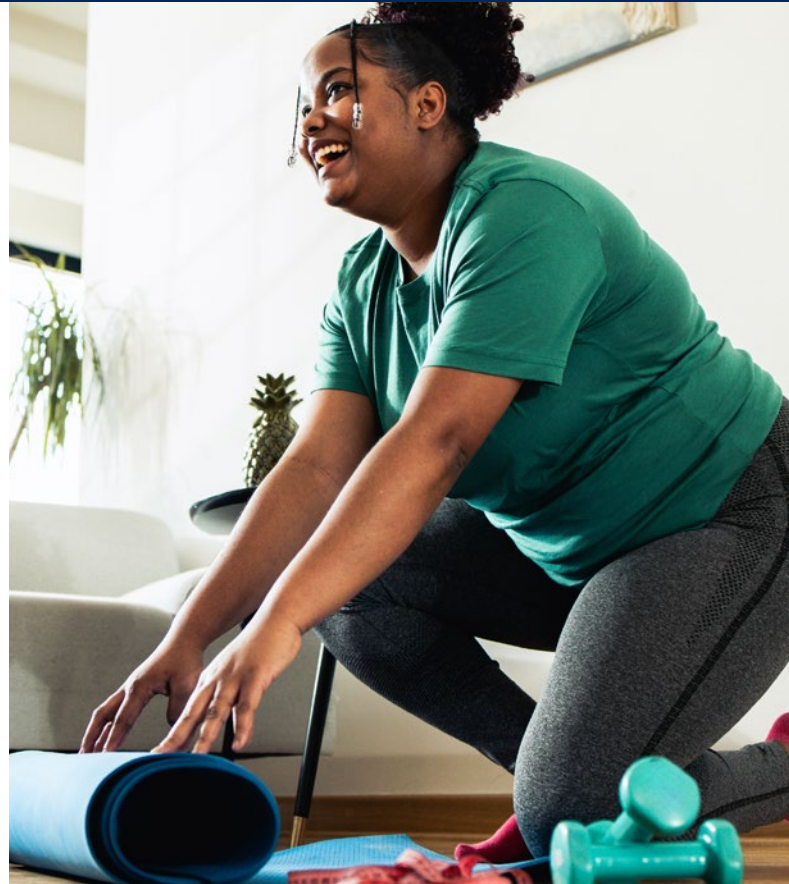
The NOVAfit! health and wellbeing platform, [Wellbeats](#), offers 1,000+ fitness, nutrition, and mindfulness classes for all ages, levels, abilities, and interests. Whether you are an expert at yoga or new to running, looking for nutritious recipes or support for your mental health, or a quick work break, Wellbeats has you covered with classes ranging from as short as 2 minutes to as long as 45 minutes. Wellbeats is your complete health and wellbeing NOVAfit! platform.

eMLife

eMLife is a live and on-demand mindfulness solution to help you build skills to manage stress and anxiety, improve focus, and enhance your overall wellbeing. eMLife can help you:

- Relieve stress and build resilience
- Sharpen your focus to boost performance
- Enhance creativity
- Improve your mood and strengthen relationships
- And more!

eMLife is available to you, your spouse, and your dependents. [Sign up for eMLife by clicking here](#) or download the **eMLife mobile app** and use the company code, **NOVAfit**.



Earn a discount on your medical premiums!

To receive the medical premium discount for the plan year from June 1, 2026 through May 31, 2027, faculty and staff members **need to complete a biometric screening or submit a [physician affidavit form](#)**. If a spouse is covered, they need to submit a physician affidavit form as well. Please visit the NOVAfit! site for instructions.

Enter to win prizes!

In addition to the medical premium discount, throughout the spring semester there will be **several prize drawings for wellness program participants**. For each program you attend, whether virtually or in person, you will have multiple chances to win wellness prizes.

Additional Benefits Resources



Benefits Member Advocacy Center (MAC)

Do you need help resolving a benefits issue?

Benefits MAC, provided by Conner Strong & Buckelew, allows you to speak to a specially trained Member Advocate who can help you get the most out of your benefits.

You can contact the Benefits MAC for assistance if you:

- Believe your claim was not paid properly
- Need clarification on information from the insurance company
- Have a question regarding a medical bill
- Are unclear on how your benefits work
- Need information about adding or removing a dependent
- Need help resolving a benefits problem you've been working on

You can contact the Benefits MAC in any of the following ways:

- Via phone: **800.563.9929**, Monday through Friday, 8:30 am to 5:00 pm
- Via the web:
www.connerstrong.com/memberadvocacy
- Via e-mail: cssteam@connerstrong.com
- Via fax: **856.685.2253**

Member Advocates are available Monday through Friday, 8:30 am to 5:00 pm (Eastern Time). After hours, you will be able to leave a message with a live representative and receive a response by phone or email during business hours within 24 to 48 hours of your inquiry.

BenePortal

Your Benefits Information — All in One Place!

At Villanova University, employees have access to a full-range of valuable employee benefit programs. With BenePortal, you and your dependents can review your current employee benefit plan options online, 24/7!

Use BenePortal to access benefit plan documents, insurance carrier contacts, forms, guides, links and other applicable benefit materials.

BenePortal is mobile-optimized, making it easy to view your benefits on-the-go. Simply bookmark the site in your phone's browser or save it to your home screen for quick access.

BenePortal features include:

- Secure online access - with NO login required!
- Direct links to benefits enrollment sites
- Plan summaries
- Wellness resources
- Carrier contacts
- Downloadable forms
- GoodRx
- Benefit Perks Discount Program
- And more!

Simply go to www.villanovabenefits.com to access benefits information today!



VILLANOVA UNIVERSITY

This communication is intended to provide you with the information you need to choose your 2026–2027 benefits, including details about your benefits options and the actions you need to take during this year's Enrollment period. It also outlines additional sources of information to help you make your enrollment choices. If you have questions about your 2026–2027 benefits or the enrollment process, contact Human Resources. The information presented in this communication is not intended to be construed to create a contract between Villanova and any one of Villanova's employees or former employees. In the event that the content of this communication or any oral representations made by any person regarding the plan conflict with or are inconsistent with the provisions of the plan document, the provisions of the plan document are controlling. Villanova reserves the right to amend, modify, suspend, replace or terminate any of its plans, policies or programs, in whole or in part, including any level or form of coverage by appropriate company action, without your consent or concurrence.