



# 2026/27 Villanova University Open Enrollment Presentation



VILLANOVA  
UNIVERSITY

# 2026/27 Open Enrollment



# ■ Open Enrollment Important Information

- Open Enrollment Window: April 13<sup>th</sup> to April 24<sup>th</sup>
- Villanova Wellness Fair: April 15<sup>th</sup> 10am-2pm Connelly Center, Villanova Room
- Plan effective date: ***June 1<sup>st</sup>, 2026***
- Annual Enrollment – you are not required to re-enroll to maintain your coverage; however, we ***strongly*** encourage you to review your benefits each year to confirm elections and verify spousal coverage status
  - The only exception is the Health Savings Account (HSA), Flexible Spending Accounts (FSA), and the University-provided Childcare subsidy which are always required to be an ACTIVE enrollment
  - If you are currently enrolled in any of these accounts, you are still required to re-enroll for 2026/27
- During Open Enrollment, you can make the following changes:
  - Change your plan election (this applies for all benefits, including medical, dental, vision, HSA, FSA, etc.)
  - Change your coverage tier (i.e. Employee, Employee + Spouse, Employee + Child(ren), or Family coverage)
  - Add/remove dependents
  - If you are not currently enrolled and would like to enroll for 2026/2027
  - If you are currently enrolled in coverage but would like to waive for 2026/2027
- Once you have made your elections, you will not be able to change them until the next Open Enrollment period, unless you experience a qualifying life status change
- All open enrollment information can be found on Villanova’s benefit site:  
<https://www.villanovabenefits.com/>

# ■ 2026/27 Open Enrollment Highlights

- **Medical Plan Design Changes**
  - **HMO Plan:** Emergency Room (ER) Copay \$250
  - **PPO Plan:**
    - Deductible: \$750/\$1,500 (single/family)
    - Out-of-pocket maximum: \$3,500/\$10,500 (single/family)
    - Emergency Room (ER) Copay \$250
  - **CDHP Plan:**
    - Deductible: \$1,700/\$3,600 (single/family) due to IRS regulations
    - Out-of-pocket maximum: \$3,500/7,000 (single/family)
- **Teladoc Coverage Enhancement:** all Telemedicine services provided by Teladoc will now be available at **no cost** to all members enrolled in any medical plan
- **Expanded Preventative Care:** Preventive screenings and genetic services will be expanded and offered at no out-of-pocket cost to enrolled individuals identified as high risk for breast and ovarian cancers
- **Help Script Program:** a cost-share assistance program service for certain medical specialty drugs. Utilizing the program can reduce the cost of eligible medical specialty drugs to a \$0 member
- **Prescription Drug Changes:** Brand Preferred and Brand Non-Preferred copay amounts will increase by \$5

# ■ 2026/27 Open Enrollment Highlights

- **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 will still be covered under the plan per eligibility guidelines*
- **Spousal Surcharge for Medical/Prescription Drug Premiums:** Employees who enroll a spouse in the institution's health plan, when the spouse has access to employer-sponsored coverage through their own employer, will be subject to a \$100 per month spousal surcharge
- **Employee Contribution Changes:**
  - *Medical/Prescription Drug: Contributions will increase for the 2026–2027 plan year due to rising health care costs*
  - *Dental/Voluntary Vision: no employee contribution changes for 2026-27 plan year!*
- **HSA/FSA Contribution limits have been increased for 2026**
  - HSA: \$4,400/\$8,750 (single/family)
  - Healthcare FSA: \$3,400
  - Dependent Care FSA: \$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

# ■ Spousal Surcharge Information

- All employees covering a spouse will be asked to complete an affidavit during open enrollment confirming whether their spouse is eligible for other employer sponsored coverage
- Employees whose spouse has access to medical coverage through his/her employer will be subject to an additional \$100 per month if their spouse is enrolled in the Villanova medical plan
- Below is a summary of circumstances where the spousal surcharge is applicable vs. not applicable

Spousal Surcharge Applies	Spousal Surcharge Not Applicable
Spouse is working and is offered health insurance coverage through their employer	Spouse works part-time and not offered benefits by their employer
	Spouse is eligible to receive age-based Medicare, Tricare, Individual coverage or Marketplace coverage
	Spouse is not employed



# 2026/27 Medical & Prescription Drug Plans



# HMO Plan- Independence Blue Cross

	2025/2026 HMO Plan	2026/2027 HMO Plan
	In-Network	In-Network
Deductible (Individual/Family)	\$250	\$250
	\$500	\$500
Out-of-Pocket Maximum (Individual/Family)	\$3,300	\$3,300
	\$6,600	\$6,600
Preventive Services	Covered 100%	Covered 100%
PCP Office Visit	\$20 copay	\$20 copay
Specialist Office Visit	\$40 copay (referral required)	\$40 copay (referral required)
Teladoc Telemedicine Services	\$10 copay	<b>No Charge</b>
Inpatient Hospital	\$250 copay/admission after deductible	\$250 copay/admission after deductible
Lab Services: Freestanding/Outpatient	Free Standing: Covered 100% Outpatient: \$40 copay	Free Standing: Covered 100% Outpatient: \$40 copay
Outpatient Surgery	\$100 copay after deductible	\$100 copay after deductible
Emergency Room	\$200 copay	<b>\$250 copay</b>
Urgent Care Center	\$50 copay	\$50 copay

*This is a summary of your benefits, please refer to the SBCs/Benefit Highlights for a detailed list of health plan coverages*

# PPO Design- Independence Blue Cross

	2025/2026 PPO Plan		2026/2027 PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (Individual/Family)	\$500	\$1,500	<b>\$750</b>	\$1,500
	\$1,200	\$4,500	<b>\$1,500</b>	\$4,500
Out-of-Pocket Maximum (Individual/Family)	\$3,300	\$6,000	<b>\$3,500</b>	\$6,000
	\$9,900	\$18,000	<b>\$10,500</b>	\$18,000
Preventive Services	Covered 100%	You pay 30%*	Covered 100%	You pay 30%*
PCP Office Visit	\$30 copay	You pay 30%*	\$30 copay	You pay 30%*
Specialist Office Visit	\$50 copay	You pay 30%*	\$50 copay	You pay 30%*
Teladoc Telemedicine Services	\$10 copay	You pay 30%*	<b>No Charge</b>	You pay 30%*
Lab Services: Freestanding/Outpatient	Freestanding: No Charge Outpatient: 10%*	Freestanding/Outpatient: You pay 30%*	Freestanding: No Charge Outpatient: 10%*	Freestanding/Outpatient: You pay 30%*
Inpatient Hospital	You pay 10%*	You pay 30%*	You pay 10%*	You pay 30%*
Outpatient Surgery	You pay 10%*	You pay 30%*	You pay 10%*	You pay 30%*
Emergency Room	\$200 copay (Waived if admitted)		<b>\$250 copay (Waived if admitted)</b>	
Urgent Care Center	\$50 copay	You pay 30%*	\$50 copay	You pay 30%*

\*after deductible

*This is a summary of your benefits, please refer to the SBCs/Benefit Highlights for a detailed list of health plan coverages*

# CDHP Plan- Independence Blue Cross

	2025/2026 CDHP Plan		2026/2027 CDHP Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (Individual/Family)	\$1,650	\$5,000	<b>\$1,700</b>	\$5,000
	\$3,300	\$10,000	<b>\$3,600</b>	\$10,000
Out-of-Pocket Maximum (Individual/Family)	\$3,300	\$10,000	<b>\$3,500</b>	\$10,000
	\$6,600	\$20,000	<b>\$7,000</b>	\$20,000
Preventive Services	Covered 100%	You pay 50%*	Covered 100%	You pay 50%*
PCP Office Visit	You pay 20%*	You pay 50%*	You pay 20%*	You pay 50%*
Specialist Office Visit	You pay 20%*	You pay 50%*	You pay 20%*	You pay 50%*
Teladoc Telemedicine Services	\$10 copay after deductible	You pay 50%*	<b>Plan pays 100% No deductible</b>	You pay 50%*
Lab Services: Freestanding/Outpatient	You pay 20%*	You pay 50%*	You pay 20%*	You pay 50%*
Inpatient Hospital	You pay 20%*	You pay 50%*	You pay 20%*	You pay 50%*
Outpatient Surgery	You pay 20%*	You pay 50%*	You pay 20%*	You pay 50%*
Emergency Room	You pay 20%*		You pay 20%*	
Urgent Care Center	You pay 20%*	You pay 50%*	You pay 20%*	You pay 50%*

\*after deductible

*This is a summary of your benefits, please refer to the SBCs/Benefit Highlights for a detailed list of health plan coverages*

# ■ Telemedicine-Teladoc

- **New for this year! All Teladoc provided services will be available at no cost to members regardless of their plan enrollment**
- Teladoc is a national network of U.S. board-certified doctors available 24/7/365 to diagnose, treat, and prescribe medication
- Contact Teladoc for non-emergency medical conditions such as:
  - Allergies/Asthma
  - Acne/Pink eye/Ear infections
  - Sinus issues
  - Respiratory/Urinary tract infections
  - Cold and flu symptoms
- **Teladoc Behavioral Health:** Talk to a behavioral health care professional for conditions such as anxiety, depression, and panic disorders
- **Teladoc Teladermatology:** Talk to a board-certified dermatologist and receive a diagnosis, treatment, and prescription (as needed) for conditions such as acne, rosacea, or psoriasis
- Contact Teladoc at 800-835-2362 or visit [www.teladochealth.com](http://www.teladochealth.com), or download the Teladoc mobile app

# ■ Sword Health- Digital Physical Therapy

- Digital led physical therapy program designed to help you overcome joint, back and muscle pain from the comfort of your own home
- How it works:
  - Pick your Physical Therapist who will customize your program to you and your goals/abilities
  - Receive Thrive Kit: comes with your own tablet and will provide you and your Physical Therapist with real time feedback
  - Connect with your PT via 1:1 chat functionality. They will proactively check in, monitor your progress and make any necessary adjustments to your program based upon your needs
  - Go at your own pace! Complete the sessions when it is most convenient for you
- To enroll visit <https://sword.health/thrive/IBX/go> or scan the QR code
- Cost of the program is free to members and eligible family members (13+) enrolled in the IBC medical plan



# ■ HelpScript Program

- The HelpScript program, in partnership with Independence Blue Cross, is designed to make specialty medications more affordable for members
- Program Overview:
  - HelpScript provides eligible IBX members with guaranteed \$0 out-of-pocket costs on over 200 medical specialty drugs covered under their medical benefit
  - Guided Support of Patient Advocates
- Do I have to enroll in HelpScript?
  - No enrollment is needed! Members who have been prescribed one of the approved specialty drugs in the last six months will receive a letter in the mail about HelpScript
  - Once contacted, you can engage with a liaison and can opt into the program
  - The HelpScript service is a win-win, delivering significant savings to both the member and Villanova to maintain lower benefits costs moving forward!

# ■ TruHearing- Independence Blue Cross

- TruHearing covers you and your family for exams and offers discounts on hearing aids and hardware
- TruHearing consultants will help you schedule an exam, fitting and follow up care with a licensed provider
- Benefits:
  - Risk free 60-day trial
  - A year of follow up visits
  - 80 free batteries per non-rechargeable hearing aid
  - Three-year manufacturer warranty
- Coverage
  - No cost hearing exam
  - Hear aids (1 aid per ear, every 3 years) at a reduced cost
- To get started call 888-933-7861 to speak with a TruHearing consultant
- *To utilize the TruHearing program you and your eligible dependents must be enrolled in one of Villanova's medical plans*

# ■ Prescription Drug-Evernorth (formerly Express Scripts)

- Below is a summary of your prescription drug coverage through Evernorth
- **Mail Order Program:** Using the mail order program for maintenance medications will save you money
  - You can receive up to a 90-day supply (3 months) for the cost of 2.5x retail copays
- **GoodRx:** allows you search for your prescription drug in your zip code to determine which pharmacy has the drug at the best price
  - <https://connerstrong.goodrx.com> or download the GoodRx App

	HMO & PPO Plans	CDHP Plan
<b>Retail Pharmacy (up to 30-day supply)</b>		
Generic	\$15 copay	\$15 copay after deductible
Preferred Brand	\$40 copay	\$40 copay after deductible
Non-Preferred Brand	\$60 copay	\$60 copay after deductible
Specialty	\$75 copay	\$75 copay after deductible
<b>Mail Order Program (up to 90-day supply) Retail 90 day supply available at CVS/Walgreens</b>		
Generic	\$37.50 copay	\$37.50 copay after deductible
Preferred Brand	\$100 copay	\$100 copay after deductible
Non-Preferred Brand	\$150 copay	\$150 copay after deductible
Specialty	Not applicable	

# ■ Omada- Healthy Habits Program

- Virtual health program that helps members create healthier habits to achieve long-lasting results
- \$0 cost to enrollees
- Support from a personal health coach
- Receive smart devices to help you monitor your progress
- Online Support Communities
- Tools to guide/support you with your weight loss journey
- Get a welcome kit at no extra cost once enrolled
  - Readings sync automatically
  - No set up required, batteries included
  - Receive personalized plan based on progress
- How to enroll:
  - Register or log in to [esrx.com/healthsolutions](https://esrx.com/healthsolutions) to get your access code
  - Then sign up at [omadahealth.com/esi](https://omadahealth.com/esi) or download the Omada mobile application

# Wellness Resources

- NOVAfit!: University led health and wellness initiative focused on employee health and well-being
  - Personal Health Assessments/Access to personal health coaches
  - Walking Challenges
  - Monthly events with speakers focused on mental health/nutrition
  - NOVAfit App: to track incentives/obtain points for completing challenges
- Well-Beats
  - A virtual wellness offering to help you live a healthier life. Wellbeats has 1,000+ fitness, nutrition, and mindfulness classes for all ages, levels, interests, and abilities
- eMLife:
  - Live and on-demand mindfulness solution to help you build skills to manage stress and anxiety, improve focus, and enhance your overall wellbeing
- Know your numbers campaign:
  - Receive a biometrics screening during the onsite event or complete the physician's affidavit form to receive \$150 annual medical plan contribution
  - Spouses that enroll in the Villanova medical plans and receive their biometric screening receive \$75 annual medical plan contribution
  - *If you are enrolled in the PPO/HMO plans the contribution discount will be applied as a premium discount, for the CDHP the contribution will be made to your HSA*
- Health Coaching
  - Registered nurses, available 24/7 to answer health-related questions
  - Can help:
    - Understand diagnosis
    - Educate about your condition
    - Learn to actively manage your health
    - Prepare for visits and discussions with your doctor
  - Free to IBC medical plan members



# Dental and Vision



# Dental Plan- Delta Dental

	Dental Plan	
Network	Delta Dental PPO	Non-Delta Dental PPO Dentists
	In-Network	Out of Network*
<b>Annual Plan Deductible</b>	\$50 individual \$150 family	\$50 individual \$150 family
<b>Calendar Year Maximum</b>	\$1,750 per person each plan year	\$1,500 per person each plan year
<b>Preventive and Diagnostic Services</b> Exams, cleanings, x-rays, sealants	Plan pays 100% no deductible	Plan pays 100% no deductible
<b>Basic Services</b> Fillings, composites root canals, Periodontics, oral surgery, TMJ Benefits	Plan pays 80% after deductible	Plan pays 80% after deductible
<b>Major Services</b> Crowns, inlays/onlays, prosthodontics	Plan pays 60% after deductible	Plan pays 60% after deductible
<b>Orthodontia Benefits</b> <b>Dependent Children Only</b>	50% no deductible	
<b>Orthodontia Lifetime Maximum</b> (Per Patient)	\$1,500	

\***Out of Network Benefits:** If a Provider is a Non-Delta Dental Provider, the amount charged to Enrollees may be above that accepted by PPO or Premier Providers, **and Enrollees will be responsible for balance billed amounts**

# Vision Plan Rider-Davis Vision

- Employees enrolled in the medical plan are automatically enrolled in the vision plan rider at no additional cost

	In-Network	Out-of-Network
Exam	HMO Plan: \$20 copay PPO Plan: \$0 copay	Up to \$50 Allowance
Frames	<b>Davis Collection/Visionworks Frames:</b> No charge <b>Non-Davis Collection Frames:</b> Up to \$65 allowance/20% discount on overages	Non-Davis Collection Frames: Up to \$100 reimbursement
Lenses Single Bifocal Trifocal Lenticular	Covered 100%	Up to \$100 reimbursement
Lense Enhancements	Standard Progressive Lenses: \$50 Premium Progressive Lenses: \$90	Not covered
Contact Lenses	\$100 allowance 15% off balance over \$100	Up to \$100 reimbursement
Frequency Exam, Lenses or Contacts, Frames	Once every 12 months	Once every 12 months

# Enhanced Voluntary Vision Plan-Davis Vision

- Below is summary of the enhanced voluntary vision plan available at an additional cost

	In-Network	Out-of-Network
<b>Exam</b>	Covered 100%	Up to \$45 Allowance
<b>Frames</b>	<b>Davis Collection/Visionworks Frames:</b> No charge <b>Non-Davis Collection Frames:</b> Up to \$270 allowance/20% discount on overages	Non-Davis Collection Frames: Up to \$70 reimbursement
<b>Lenses</b> Single Bifocal Trifocal Lenticular	\$20 copay	Subject to reimbursement
<b>Lense Enhancements</b>	Standard Progressive Lenses: No Charge Premium Progressive Lenses: \$40 copay	Up to \$60 reimbursement
<b>Contact Lenses</b>	\$250 allowance 15% off balance over \$250	Subject to reimbursement
<b>Frequency</b> Exam, Lenses or Contacts, Frames	Once every 12 months	Once every 12 months

# IV.

## Life and Disability/ Voluntary Benefits



# Life & AD&D/Disability Insurance- Lincoln Financial

- All full-time benefits eligible employees are entitled to the following benefits at no additional cost
- Basic Term Life and Accidental Death & Dismemberment Insurance benefit amount of \$50,000 or 1x your salary
  - *You are automatically defaulted to the flat \$50,000; you must actively elect the full 1x salary benefit in the enrollment system*
  - Please note you can elect a flat \$50,000 benefit amount to avoid imputed income
  - Benefit reduces to 50% of amount at age 70
  - Accidental Death Benefit is equal to the basic life benefit
- Disability Benefits: Short & Long-Term Disability

Short-Term Disability	
Weekly Benefit	70% of regular salary
Duration of Benefits	180 days
Elimination Period	10 days

Long-Term Disability	
Monthly Benefit	60% of pre-disability earnings
Duration of Benefits	24 months own occupation
Maximum Monthly Benefit	\$11,500

# Supplemental Life Insurance- Lincoln Financial

- Villanova provides the following programs on a voluntary basis to all benefit's eligible employees
- Supplemental Life Benefits: administered by Lincoln Financial

Coverage	Benefit Amount	Increments	Guaranteed Issue Amount
Employee	Up to \$1,250,000	\$10,000	\$300,000
Spouse	\$25,000 or \$50,000	\$25,000 or \$50,000	\$50,000
Child(ren)	Birth to 6 months: \$500 Six months or older: \$10,000	N/A	\$10,000

- 2026/2027 Open Enrollment Election Rules
  - EOI will be required on any amount above \$300,000
  - If you are an existing employee who did not enroll for supplemental employee life when you were first eligible and later want to enroll, or you elected coverage for yourself above \$300,000 you will need to provide EOI
  - Any elections over 5 levels (\$50,000) of your current benefit level would be subject to EOI
  - EOI will be required for spousal election if not selected as a new hire
- Rates are aged-banded and costs can be found in the enrollment system

# ■ Accident Insurance-Lincoln Financial

- This plan covers unexpected expenses that may arise from an accident occurred by you or one of your covered dependents
- The plan offers a lump sum cash payment when a covered person has an emergency treatment, fractures/dislocations, burns, surgical procedures related to an accidental injury
- Plan Coverage Features:
  - **Emergency Treatment Benefits:** cash payment for ambulance, emergency room, x-rays and initial visit care
  - **Fractures/Dislocations:** cash payment based upon a schedule of benefits for fractures/dislocations of ankle/arm, leg and more many benefits
  - **Surgical Benefits:** cash payment based upon a schedule of benefits for surgical benefits including arthroscopic, cranial, repair of ligaments and many more!
  - **Hospitalization and Ongoing Care Benefits:** cash payment for the admission to a hospital based upon an accident, physical therapy benefits, follow-up care and many more!
- \$50 Health/Wellness assessment cash benefit per enrolled per person calendar year for completing a single covered exam, screen or immunization
- A detail plan summary and schedule of benefits can be found on the BenePortal site and enrollment platform
- This plan is available on a voluntary basis and rates can be found in the enrollment system

# ■ Critical Illness Insurance- Lincoln Financial

- The Critical Illness plan offers a lump sum cash payment for conditions such as:
  - Invasive Cancer
  - Heart attack
  - Stroke
  - Major Organ Failure (Kidney included)
  - ALS Disease
  - Alzheimer's/Parkinson's Disease
  - Loss of Sight/Hearing
- Employees have access to two benefit amounts: \$15,000 or \$30,000 and can elect coverage amounts for their eligible dependents
  - Spouse Coverage: \$15,000 or \$30,000 up to 100% of the employee benefit amount
  - Dependent Children Coverage: \$15,000 or \$25,000 up to 100% of the employee benefit amount (not to exceed \$25,000)
- \$75 Health/Wellness assessment cash benefit per enrolled per person calendar year for completing a single covered exam, screen or immunization
- The benefit is available on a voluntary basis, rates are age-banded and can be found in the enrollment system

# ■ Hospital Indemnity Plan- Lincoln Financial

- The hospital indemnity plan provides fixed cash payments directly to members when they have a covered inpatient hospital or intensive care unit stay
- Plan Features:
  - **Admission Benefit:** Lump-sum payment of \$1,000 for the initial day of admission to a hospital for the treatment of sickness/injury
  - **Hospital Confinement Benefit:** \$100 per day for 30 days per calendar year for each day you or enrolled dependents are confined to a hospital because of sickness/injury
  - **Hospital ICU Confinement Benefit:** \$150 per day for 30 days per calendar year for each day you or enrolled dependents are confined in an ICU because of sickness/injury
  - **Newborn Care:** \$100 per day for 2 days for each day of confinement to a hospital for routine postnatal care following birth
  - **Utilize cash payments as you see fit!** For healthcare costs, extra expenses such as mortgage, daycare, food/daily living expenses
- \$50 Health/Wellness assessment cash benefit per enrolled per person calendar year for completing a single covered exam, screen or immunization
- CDHP Plan compatible
- This benefit is voluntary and rates for the plan can be found in the enrollment system

*For more information on all Lincoln products please visit:*

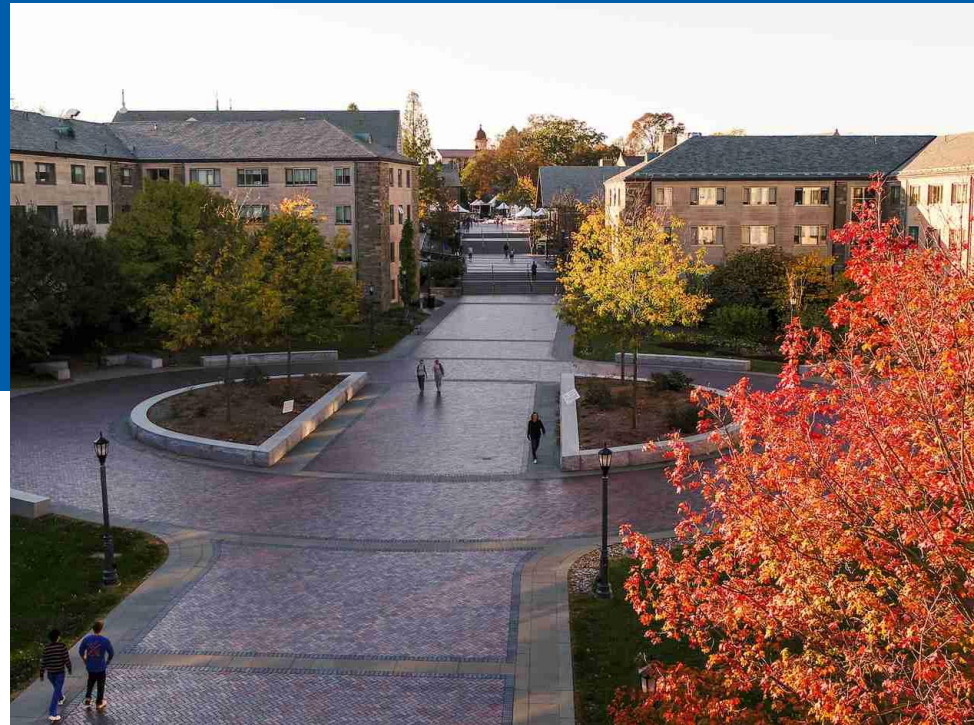
<https://www.lincolffinancial.com/public/microsite/enrollment/villanova/welcome>

# ■ Other Benefit Offerings

- Villanova offers the following benefits to enhance the benefit offerings of the university
- Auto/Home: Liberty Mutual
- Business Traveler Accident Insurance
- Banking Options: American Heritage Credit Union and JPMorgan Chase
- Childcare Assistance Program
  - Back up reimbursement administered by Health Advocate: receive a reimbursement of \$75 per day up to 10 days a year (\$750 maximum/annually)
  - Childcare Subsidy: Villanova provides \$1,000 annual contribution (prorated) which can be used for qualifying childcare expenses for all eligible dependent children up to the age of 6 or start of kindergarten
- Identity Theft- ID Theft Assist
- Legal Services- MetLife Legal
- Pet Insurance- Nationwide

V.

# Spending Accounts/Voluntary Benefits



# ■ Health Savings Account- Health Equity

- Limits - the 2026 IRS maximum contribution that can be made to your HSA on a pre-tax basis is **\$4,400** for individuals and **\$8,750** for families
  - Participants age 55 or over can contribute an additional **\$1,000**
- The Health Savings Account is only available to members in the CDHP Plan
- Villanova makes an HSA contribution based on coverage tier
  - **Employee only:** \$600/annually
  - **Employee+1 & family coverage:** \$1,200/annually
  - It is important to note that the university's contribution to your HSA account counts toward your IRS contribution maximum amount, please keep this in mind as you determine your HSA contribution amount for 2026
- Triple tax benefits - contributions are pre-tax, interest is tax-free, and you can make tax-free withdrawals for qualified medical expenses
- Convenient - the HSA program issues a debit card to pay for prescription medications, doctor fees, etc., at the point of sale
- Rollover - if you have money left in your HSA at the end of the year, it will automatically rollover to the following year
- Retirement - HSAs act as a vehicle to save for medical expenses in retirement

# Flexible Spending Accounts- Health Equity

- Healthcare FSA
  - A Flexible Spending Account (FSA) allows you to set aside money, on a pre-tax basis, for eligible out-of-pocket medical, dental, vision and dependent care expenses
  - The 2026 annual maximum contribution to the Healthcare FSA is **\$3,400**
  - You can use the FSA to pay for deductibles, copays, coinsurance & other eligible expenses not covered by the medical, dental or vision plans
  - *Employees who elect the CDHP Plan cannot participate in the Health Care FSA*
- Limited Purpose FSA
  - If you elect the CDHP you can contribute to a limited purpose FSA for dental and vision expenses only
  - The 2026 annual maximum contribution is **\$3,400**
- Dependent Care FSA
  - The annual maximum contribution to the Dependent FSA is **\$7,500** per year (\$3,750 if married filing separately)
  - A dependent care FSA is used to reimburse eligible expenses related to the care of your dependents (both children and adults)
  - Qualified expenses include before/after school programs, nursery, day care (child and adult), preschool, camp, etc.
  - *Childcare Subsidy: Villanova provides \$1,000 annual contribution (prorated) which can be used for qualifying childcare expenses for all eligible dependent children up to the age of 6 or start of kindergarten*
- Flexible Spending Accounts: Use it or lose it provision
  - *It is very important that you estimate your annual contributions carefully. Any funds left in your account(s) at the end of the year will be forfeited*
- Minimum annual contribution for all spending accounts is \$200

# ■ Commuter Benefits- Health Equity

- Employees with daily commutes involving mass transit expenses can participate in the Transit Account through Health Equity
- As of 2026, employees may contribute up to \$340 per month for transportation (mass transit, train, subway, bus fares)
- Any account balance at the end of the plan year will remain in your account and will be available for your use in the next plan year

VI.

## Contact/Advocacy Information



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# ■ Benefits Member Advocacy Center

- Conner Strong & Buckelew's member advocacy program, is here to help you with your benefits related needs
- The Member Advocacy team can help answer questions or resolve issues such as:
  - Understanding how your benefit plan works
  - Questions regarding a bill you received from a doctor, lab or hospital
  - Researching a claim that was not paid properly
- You can reach a Member Advocacy representative by any of the following:
  - Calling - (800) 563-9929 Monday through Friday, 8:30 am to 5:00 pm
  - Faxing - (856) 685-2253
  - Submitting online via <https://www.connerstrong.com/member-advocacy-web-form>

# EAP/Advocacy- Health Advocate

- Villanova partners with Health Advocate for the university's EAP Program and healthcare advocacy services
- Advocacy Services
  - You have access to a Personal Health Advocate who can help you navigate the healthcare landscape including:
    - Understanding how your benefit plan works
    - Questions regarding a bill you received from a doctor, lab or hospital
    - Researching a claim that was not paid properly
    - Locate Second Opinions
- Employee Assistance Program (EAP)
  - EAP services are available to all benefits employees and their immediate family members at no additional cost
  - Provides short-term counseling by phone or email to help you develop better strategies to cope with personal, work, family and financial issues
  - Specialists can help you locate the right support services from childcare/eldercare and legal/financial resources
- You can get started visiting [members.healthadvocate.com](https://members.healthadvocate.com) or calling 866.799.728

# ■ EAP- Lincoln Financial

- Employee Assistance Program (EAP)- offered by ComPsych
- This is a confidential service that provides you and your family members with support services for a variety of issues associated with daily living
  - Up to 5 face to face counseling sessions for short term issues per issue per year
  - Unlimited telephonic consultations with an EAP counselor
  - Dynamic website featuring helpful resources, such as articles on topics like stress, legal, financial, relationships training courses, legal and financial matters
  - No cost to the program!
  - Available to all members of Villanova and their dependents
- Contact Information
  - Phone: 888-628-4824
  - [www.gudianceresources.com](http://www.gudianceresources.com)
  - Username: LFGSupport
  - Password: LFPSupport1

# Benefits Contact Information

- Below is important contact information pertaining to your benefits program:

BENEFIT	CARRIER	PHONE	WEBSITE / EMAIL
Medical Benefits (CDHP, HMO, PPO)	Independence Blue Cross (IBX)	1-800-ASK-BLUE (275-2583)	<a href="http://www.ibx.com">www.ibx.com</a>
Prescription Benefits	Express Scripts	1-800-711-0917	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
Dental Benefits	Delta Dental (Group #: 2257)	1-800-932-0783	<a href="http://www.deltadental.com">www.deltadental.com</a>
Vision Benefits	Davis Vision	1-888-393-2583	<a href="http://www.davisvision.com">www.davisvision.com</a>
Flexible Spending Accounts, Health Savings Account, Child Care Subsidy Plan, Commuter Benefits	Health Equity	1-866-346-5800	<a href="http://www.healthequity.com">www.healthequity.com</a>
Short-Term/Long-Term Disability, Life and AD&D Insurance, and Supplemental Health Benefits	Lincoln Financial	1-800-713-7384	<a href="http://www.mylincolnportal.com">www.mylincolnportal.com</a>
403(b) Retirement Plan	TIAA CREF	1-800-842-2776	<a href="http://www.tiaa-cref.org/villanova">www.tiaa-cref.org/villanova</a>
Auto and Home Insurance	John Mullarkey, Liberty Mutual	610-205-5984	<a href="mailto:john.mullarkey@libertymutual.com">john.mullarkey@libertymutual.com</a>
ID Theft Plan	ID Theft Assist	1-866-262-5844	<a href="http://ids.idandcredit.com/idtheftassist">ids.idandcredit.com/idtheftassist</a>
Health Advocate and Back Up Reimbursement	Health Advocate	1-866-799-2728	<a href="http://www.HealthAdvocate.com/villanovastaff">www.HealthAdvocate.com/villanovastaff</a>
Pet Insurance	Nationwide	1-800-540-2016	<a href="http://benefits.petinsurance.com/villanova">benefits.petinsurance.com/villanova</a>
Legal Services	MetLife Legal Plans	1-800-821-6400	<a href="http://www.legalplans.com">www.legalplans.com</a>
Hearing Benefit	TruHearing	1-888-933-7861	<a href="http://www.truehearing.com">www.truehearing.com</a>
American Heritage Federal Credit Union	N/A	1-215-435-7910	<a href="mailto:info.americanheritagecu.org/welcome-villanova-employees">info.americanheritagecu.org/welcome-villanova-employees</a>
Ford College Partner Recognition Program	N/A	N/A	<a href="http://www.fordpartner.com">www.fordpartner.com</a>
Benefits Member Advocacy Team	Conner Strong & Buckelew	1-800-563-9929	<a href="http://www.connerstrong.com/memberadvocacy">www.connerstrong.com/memberadvocacy</a>

# Human Resources Benefits Contacts

CONTACT	QUESTIONS REGARDING	EXTENSION	EMAIL / WEBSITE
<b>Michele Mocarsky</b> Assistant Vice President, Benefits and Campus Partners	Management of Employee Benefit and Wellness Programs	5136	michele.mocarsky@villanova.edu
<b>Patti McHugh, M.S.M.</b> Benefits Manager	Retirement / 403(b) Life Insurance Supplemental Programs (Accident, Hospital, Critical Illness)	7954	p.mchugh@villanova.edu
<b>Rose Clinton, M.S.,SHRM-CP</b> Benefits Manager	Voluntary Benefit Programs (Auto & Home, Legal, ID Theft, Pet Insurance) Medical and Dental Plan Enrollment Health Advocate; Eligibility and Health Plan Continuation (COBRA) Tuition Remission and Tuition Exchange Flexible Spending Accounts Child Care Assistance Commuter Plan	4598	rose.dinton@villanova.edu
<b>Tim April</b> Benefits Analyst for Leave Administration	Family and Medical Leave Act (FMLA) Disability; Workers' Compensation Workplace Accommodations Parental Leave	5753	timothy.april@villanova.edu
<b>Patrick Valentine</b> Well-Being Program Specialist	NOVAfit! Annual campus biometric screenings Wellness Fair Walk@Lunch Physician Affidavit form	6823	Patrick.Valentine@villanova.edu
<b>Human Resources</b>	General Benefits Information	HR Phone: 7900 HR Fax: 6667	Email: benefitssupport@villanova.edu Human Resources on the Internet: <a href="http://www1.villanova.edu/university/human-resources.html">www1.villanova.edu/university/human-resources.html</a>

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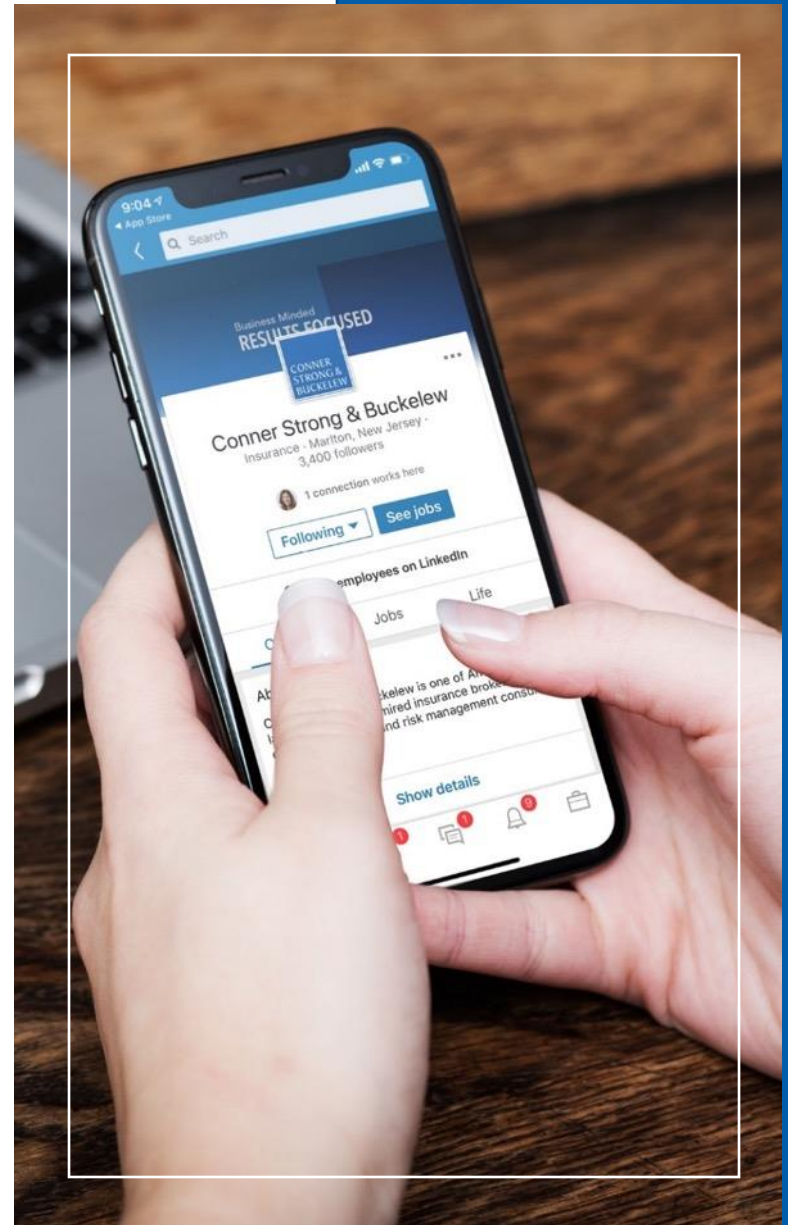
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# THANK YOU

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