ST. JOHN FISHER UNIVERSITY

October 26, 2026

Re: 2027 Benefits Open Enrollment

Dear Fisher Retiree:

Welcome to the 2027 retiree Open Enrollment period!

Open Enrollment

As a Fisher retiree or the spouse of a retiree, you can newly elect or change your medical and/or dental coverage during annual Open Enrollment. **This year's Open Enrollment begins on November 9, 2026 and ends on November 20, 2026, with changes effective January 1, 2027.** Open Enrollment is optional. Your current medical and/or dental coverage will automatically be carried forward to 2027. However, please be aware of the Medical plan rates and plan changes described below.

Retiree Medical Plans Monthly Costs

2027 monthly medical insurance costs for retirees under age 65 are shown below.

Plan	Single	Retiree/Spouse	Retiree/Children	Family
BluePPO High Deductible (HDHP)	$859.20	$1,804.28	$1,675.39	$2,577.24
Simply Blue Hybrid	$1,022.42	$2,147.10	$1,993.71	$3,067.25
BlueEPO	$1,184.73	$2,487.90	$2,310.18	$3,554.14

New Medical Plan Features

The medical plans will change in 2027, with higher deductibles, copayments, coinsurance, and out-of-pocket maximums. We encourage you to review the plan summaries to determine which plan best meets your needs for the coming year. The plan summaries are available to you on Fisher's website. Go to https://www.sjf.edu, click on "Information For" (on the top right of the webpage), click on "Retirees", then click on "Retiree Open Enrollment" (on the top left side of the page).

Prescription Drug Copayment Increases

Prescription drug copayments will increase in 2027. The copayment increase will vary depending on your plan, the prescription you are taking, and where you fill it. Below are several suggestions for ways in which you may be able to reduce your copayment amount:

(1) Ask your healthcare provider if there is a generic alternative to the prescription that you are taking.
(2) Fill your prescription at Wegmans, Fisher's preferred pharmacy.
(3) If you are on a maintenance prescription, use mail-order home delivery and receive a three-month supply for two instead of three copayments.

GLP-1s for Weight Loss

GLP-1 coverage for weight loss will be eliminated from coverage effective January 1, 2027. Members utilizing a GLP-1 for weight loss as of December 31, 2026 will be grandfathered with continued plan coverage through December 31, 2027. Thereafter, coverage will not be available through the plan. During the grandfathering period, members are encouraged to explore GLP-1 programs, such as manufacturer-direct cash-pay options, as well as other weight loss programs with their healthcare provider.

New Diabetes Management Program

Effective January 1, 2027, a new diabetes management program through **Vida** will be available to members who are diagnosed as diabetic and/or pre-diabetic. This program provides virtual, personalized, clinician-led care that combines remote monitoring, habit coaching, and medication management to lower blood sugar levels. In January, Vida will contact eligible members to enroll in the program and begin their specialized support.

What You Need to Do

You are not required to act if you are currently enrolled in a Fisher medical plan and wish to maintain your current enrollment status. Your current medical plan coverage will automatically be carried forward to 2027.

You are required to act if you would like to change your current Fisher medical plan enrollment or if you would like to newly enroll in a Fisher medical plan. To change your coverage or newly enroll, complete the Excellus Group Health Insurance Application/Change Form and return it to Fisher's Human Resources department by the November 20, 2026 deadline. The Application form is available to you on Fisher's website. Go to https://www.sjf.edu, click on "Information For" (on the top right of the webpage), click on "Retirees", then click on "Retiree Open Enrollment" (on the top left side of the page). You can email the Application form to humanresources@sjf.edu or mail it to St. John Fisher University, Attention: Human Resources Department, 3690 East Avenue, Rochester, NY 14618-3597.

Dental Plans & Monthly Costs

Fisher's dental plans are through Excellus BCBS. You have two dental plans from which to choose: a Low and a High option. You can go to any dental provider of your choice; however, your out-of-pocket costs may be lower if you go to an Excellus BCBS participating provider. For information on in-network providers, go to https://ww.excellusbcbs.com/find-a-doctor/dentist and select the Dental Blue option.

Dental insurance rates for 2027 will not change. Below are the monthly costs.

Plan	Single	2-Person	Family
Excellus BCBS Low Option	$28.36	$59.30	$95.28
Excellus BCBS High Option	$40.47	$91.51	$124.85

You are not required to act if you are currently enrolled in a Fisher dental plan and wish to maintain your current enrollment status. Your current dental plan coverage will automatically be carried forward to 2027.

You are required to act if you would like to change your current Fisher dental plan enrollment or if you would like to newly enroll in a Fisher dental plan. To change your coverage or newly enroll, complete the Excellus Group Health Insurance Application/Change Form and return it to Fisher's Human Resources department by the November 20, 2026 deadline. The Application form is available to you on Fisher's website. Go to https://www.sjf.edu, click on "Information For" (on the top right of the webpage), click on "Retirees", then click on "Retiree Open Enrollment" (on the top left side of the page). You can email the Application

form to humanresources@sjf.edu or mail it to St. John Fisher University, Attention: Human Resources Department, 3690 East Avenue, Rochester, NY 14618-3597.

Fisher's Contribution to Retiree Medical and Dental Plans Costs

Retirees who are enrolled in Fisher's medical and/or dental insurance plans will be charged the monthly rates listed above, less the following allowance:

- For retiree-only coverage, the University will contribute $50 per month, which can be applied towards medical or dental benefits purchased through Fisher.
- For two-person or family coverage (including you, the retiree), the University will contribute $100 per month, which can be applied towards medical or dental benefits purchased through Fisher.
- If the cost of your selected plan is less than the allowance, Fisher will pay the full cost of the plan.

Feel free to contact Human Resources at humanresources@sjf.edu or (585) 385-8048 should you have questions about Open Enrollment or your Fisher retiree medical and dental plan options.

Sincerely,

Vicky Pietak

Vicky Pietak
Sr. Human Resources/Benefits Manager

This notice is provided for informational purposes for eligible retirees and does not constitute a legal contract. St. John Fisher University reserves the right to amend or terminate any of the plans or programs described in this notice at any time. Furthermore, there may be certain coverage limitations or features based on a carrier contract and/or University policy. In cases where discrepancies occur, the Plan Document or other relevant plan materials will be the ruling and binding instrument.