



Open Enrollment 2026

COTC

October 31 – November 17, 2025



THE OHIO STATE UNIVERSITY

HUMAN RESOURCES

Agenda

Open Enrollment Overview
Enrollment Opportunities
Review Changes for 2026



Open Enrollment Overview

2026 Open Enrollment Dates

October 31 –
November 17

Open
Enrollment

November 18 –
December 31

Submit
Elections or
Changes on
Paper



Review Personal Information

Update Demographic Information



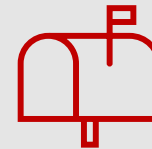
Dependent Name Change
and Date of Birth



Contact Information



Beneficiaries

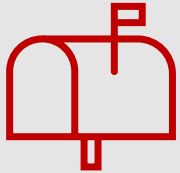


Mailing Address



Social Security Number /
Government ID

Important Communications

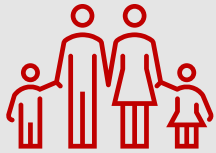


Coordination of Benefits

Requests information about other medical coverage in which your dependents may be enrolled

Luminare Health will email and mail a request to your home address

Important Communications



Dependent Eligibility Verification

Proof of eligibility is required for all newly enrolled dependents



2-3 business days after submission call Alight to verify documentation is received

Document Examples

Biological Child

- Birth Certificate

Step-Child

- Birth Certificate & Verification Docs for Spouse

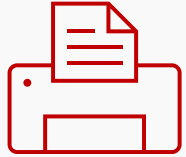
Spouse

- 1040 Federal Tax Return

OR

- Marriage Certificate & Proof of Joint Ownership

DEV Considerations



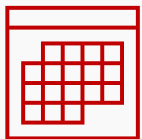
Documentation must be faxed:

Fax documentation to Alight and save receipt of facsimile confirmation



Verify Documentation has been received:

2-3 business days after documentation is faxed, call Alight to verify documentation has been received and dependent verified



Request an Extension:

If you need additional time to gather your documentation, request an extension prior to your deadline.

Enrollment Opportunities

Enrollment Opportunities



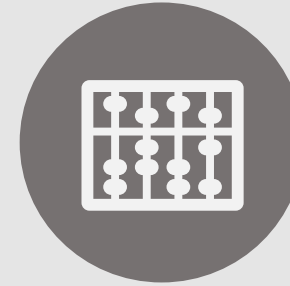
Add, drop, or
change
elections for
**Medical,
Dental or
Vison**



Add, drop or
change
coverage for
your
**Eligible
Dependents**



Elect, waive,
or change
**Child
Voluntary
Group Term
Life Insurance
(VGTLI)**



Elect, waive or
change
**Voluntary
Group Term
Life Insurance,
Spouse
(VGTLI)**



What is new
for 2026?

Benefit Changes



- Medical Plan Contribution Rates
- New Employee Wellness portal for YP4H
- Coverage of GLP-1 medications limited to treatment of type 2 diabetes only
- Voluntary Group Term Life Insurance Special Enrollment

Benefit Monthly Premium Contributions

Employee medical, dental and vision contributions will increase in 2026. Your exact increase depends on your compensation tier, your plan option and the coverage level you elect.

Check the 2026 rates page to see your employee contribution.

Interactive Rates Tool

Position Information:






Note: Employees who hold Intermittent positions are only eligible for OPERS and STRS retirement benefits.

Please select options that apply to you. All fields are required.

Job Family	FTE	Employee Type	Pay Frequency
Faculty & Staff	75%-10	Regular, Term or Season	Monthly

See Rates

Select a rates coverage below:

 Medical & Prescription	 Dental	 Vision	 Life Insurance	 Disability
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2026 Medical Plan Rates

Compensation Tiers	Prime Care Advantage				Prime Care Choice			
	Prime Care Connect							
	Out-of-Area							
	Employee Only	Employee + Spouse	Employee + Children	Family	Employee Only	Employee + Spouse	Employee + Children	Family
Less than \$49,999	\$90.12	\$257.82	\$193.18	\$382.14	\$65.06	\$205.18	\$146.82	\$303.80
\$50,000 - \$99,999	\$103.84	\$275.08	\$208.34	\$401.10	\$78.76	\$222.44	\$161.98	\$322.76
\$100,000 – \$149,999	\$126.36	\$310.96	\$247.44	\$456.98	\$101.30	\$258.32	\$201.08	\$378.64
\$150,000 - \$199,999	\$137.92	\$342.50	\$269.00	\$500.54	\$112.86	\$289.86	\$222.64	\$422.20
\$200,000 – \$299,999	\$158.44	\$394.12	\$307.10	\$573.40	\$133.36	\$341.48	\$260.74	\$495.06
\$300,000 and up	\$176.80	\$441.34	\$341.28	\$639.68	\$151.74	\$388.70	\$294.92	\$561.34



2026 Dental Plan Rates

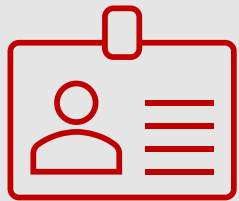
	Basic	Plus
Employee Only	\$5.66	\$13.02
Employee + Spouse	\$29.18	\$45.60
Employee + Children	\$21.64	\$35.14
Family	\$51.02	\$75.78

2026 Vision Plan Rates

	Basic	Plus
Employee Only	\$0.94	\$9.38
Employee + Spouse	\$7.80	\$25.54
Employee + Children	\$5.28	\$19.66
Family	\$14.68	\$41.70

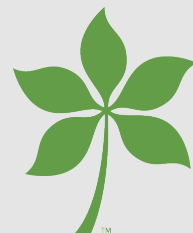
Your Plan for Health

New Wellness Portal



A new wellness portal will replace Personify Health as your digital hub for accessing YP4H wellness benefits, earning incentives and participating in university-wide challenges.





GLP-1 Medications

Starting January 1, 2026, GLP-1 medications will only be covered by The Ohio State University Faculty and Staff Health Plan when they are prescribed for the treatment of type 2 diabetes; GLP-1 coverage for any other uses will be discontinued. These medications and their generic equivalents include, but are not limited to, Wegovy (semaglutide), Saxenda (liraglutide) and Zepbound (trizepatide).

The decision to eliminate coverage for these drugs comes after careful consideration to balance exceptionally high costs of weight loss medications with our commitment to providing access to affordable benefits for all eligible employees for years to come.

Plan coverage for GLP-1 medications will continue when prescribed for the treatment of type 2 diabetes and the Plan's medical criteria has been met. Other medications currently approved for weight loss, such as Phentermine, Qsymia, and Contrave, will continue to be covered.

Voluntary Group Term Life Insurance



Spouse

Not Currently Participating:
Elect **\$25,000**, without EOI

Currently Participating:
Increase coverage by **\$25,000**
without EOI

Child

- Dependent Children up to age 26
- Coverage \$5,000 - **\$20,000**, no EOI

Coverage Amount	Monthly Rate
\$5,000	\$0.40
\$10,000	\$0.80
\$15,000	\$1.20
\$20,000	\$1.60



How to
reduce your
costs?

Your Plan For Health (YP4H)



Medical Plan Premium Credit

Biometric Screening
& Personal Health Assessment

- Employee - \$25 a month
- Spouse - \$15 a month



Health Reimbursement Account (HRA)

Earn with participation
in programing

- Employee – up to \$500 a year
- Spouse – up to \$500 a year

Get the Most from Your Benefit Dollar



Keep up with preventive care:

You pay nothing for annual physicals, immunizations, routine cancer screenings, and more when you see in-network providers.



Choose the right place to get care:

Use network providers to receive quality care at the lowest cost. These are doctors, hospitals and care providers who have agreed to offer services at contracted rates.



Track your health care expense:

You can easily check your status at Luminare, where a tracker will show the total amount of filed claims against your deductible and out-of-pocket maximum.

Utilizing Premier Network Providers

Premier Network

Higher level of benefits

- Lower Co-insurance
- Less services subject to the deductible

Standard Network

Lower level of benefits

- Higher Co-insurance
- More services subject to deductible



Q & A



Questions?

Email

HR@mail.cotc.edu