

2026

EMPLOYEE BENEFITS GUIDE

Open Enrollment
October 27 - November 14, 2025

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A Guide to Your 2026 Benefits

Dear UVM Faculty, Staff, and Families,

As we look ahead to 2026, I'm pleased to share this year's Benefits Guide, which highlights the resources and coverage available to support your health, financial security, and overall well-being. At UVM, caring for our people is at the heart of everything we do, and we remain committed to offering benefits that help you and your family thrive.

We know 2025 has been a year of many transitions, and we're grateful for the resilience and dedication you've shown. As we move into a new year, we're encouraged to share some updates for 2026:

- **Open Enrollment will run from October 27 – November 14.**
- **Medical premiums will increase by 5%.** We recognize any increase has an impact, but we hope this provides some relief after experiencing double-digit increases for the past three years.
- **UVM Cares**, an innovative care management service launched in 2025, continues to provide personalized navigation and support to all enrolled in UVM's medical insurance.
- **Additional premium bands** have been added to PPO 2 (available to non-union employees) to reduce premium costs for those earning less than \$50,000 annually.
- Most other benefit offerings remain unchanged. As a result, **UVM will not be conducting an active Open Enrollment this year.** This means that if you take no action, your current elections will carry forward into 2026, apart from Flexible Spending Accounts, which must be re-elected annually.

I also invite you to join us at the **Benefits & Wellness Fair on October 13 at the Davis Center**, where you can meet with benefits partners, get your flu or COVID shot, explore wellness offerings, and connect with the Benefits team.

As always, Human Resources is here to support you. Through transitions and challenges, our goal remains clear: to help you and your family access the coverage and care you need for a healthy 2026.

With gratitude,

Lindsey P. Melo
Interim Chief Human Resources Officer
University of Vermont

What to expect for 2026 Open Enrollment

October 27 - November 14, 2025

UVM's annual open enrollment period is when UVM benefits-eligible employees elect many of their benefits to take effect on January 1 of the next year.

ENROLLING IN BENEFITS

UVM employees enroll in their benefits [via PeopleSoft](#). Through this self-service portal, you can update your personal information, including adding or editing information about your dependents, calculate estimated costs per pay period, and select your benefits. Check out the how-to guide at:

go.uvm.edu/enrollmentguide

The Open Enrollment self-service tile will only be available during the Open Enrollment period (October 27 - November 14). If you are having difficulty navigating PeopleSoft or logging in, please contact HRInfo@uvm.edu.

ADDITIONAL CHOICE (NON-UNION ONLY)

For medical coverage, non-union employees can elect to stay with UVM's longstanding Vermont Open Access Plan (PPO 1) or choose from three other offerings. All options have access to the same Blue Cross Blue Shield provider network and preventative care 100% covered.

BENEFITS & WELLNESS FAIR

October 13, 2025 | Davis Center
8:00 AM – 3:30 PM

The annual opportunity for employees to explore wellness resources, activities, & experiences from UVM's internal partners and community vendors. This year's fair includes:

- Free food and drink all day
- Chair massage and acupuncture
- UVM Benefits team
- Vaccine clinic
- 2 Raffle tickets for attendees – MANY raffle packages available
- Employee Wellness giveaways of office plants, discount coupons, and more!

Medical Insurance Coverage

Medical insurance is critical protection for you and your family in the event of illness or injury. UVM's plans are provided through Blue Cross Blue Shield of Vermont. UVM's longstanding medical plan remains available to all employees, listed as PPO 1. **There will be a 5% increase to medical premium rates in 2026.**

For Non-Union Employees: UVM continues to offer three additional coverage options to meet the diverse healthcare needs of our employees and their families. This includes a second PPO (PPO 2) and two High Deductible Health Plans (HDHP 1 and HDHP 2). This brings employees more flexibility and choice when it comes to deciding how they invest in their healthcare.

KEY TERMS

Make sure you're familiar with these key medical terms while you decide which coverage works best for your needs.

COVERAGE OPTION - All employees enrolled in medical benefits through UVM will have the same Blue Cross Blue Shield provider network. You now have a choice of four designs that distribute costs differently.

COPAYS - A fixed amount you pay for certain health care services, for example \$25. Copays do not count toward your deductible, but they do count toward your annual out-of-pocket limit.

COINSURANCE - The percentage you pay (e.g., 20%) after you reach your deductible and you and insurance split the cost of health care services.

DEDUCTIBLE - The amount you pay each year for eligible in-network and out-of-network services before your plan begins to pay.

NEGOTIATED RATES - A discounted price that BCBS and a healthcare provider agree on for services. This lowers the cost for insured patients using in-network providers.

OUT-OF-POCKET MAXIMUM - The most you could pay in a year for covered services. After you reach this limit, insurance covers all costs.

PREMIUM - Monthly amount paid for your coverage. Total premium is split between you and UVM.

Medical Insurance Coverage

BLUE CROSS BLUE SHIELD OF VERMONT COVERAGE

In-network pharmacies and Vermont Blue Rx mail-order services file claims directly with Blue Cross Blue Shield (BCBS) automatically.

Visit BCBS Online Prescription Center for information on Formulary/Drug Lists, viewing your pharmacy benefits, and ways to fill your prescriptions.

EVERY UVM MEDICAL OPTION INCLUDES

- 100% covered in-network preventative care.
- Access to the same providers via the BCBS network.
- Prescription drug coverage through Optum Rx.
- An out-of-pocket maximum - you pay nothing for covered services after this threshold is met.
- Access to [UVM Cares](#), an innovative Care Management service designed for UVM employees and their family members enrolled in our medical insurance. It offers personalized care navigation and support.

UVM Coverage options fall into two main categories:

- **Preferred Provider Organization (PPO)** has a higher total monthly premiums, lower out-of-pocket costs when you use services. You can use a Flexible Spending Account for medical expenses.
- **High Deductible Health Plan (HDHP)** has lower total monthly premiums, higher out-of-pocket costs when you use services. Coverage includes a Health Savings Account (HSA) with UVM contributions.

WHO'S ELIGIBLE?

All benefits-eligible employees may enroll in PPO 1, UVM's longstanding health insurance coverage. In 2026, non-union employees have three additional options.

Questions about your union status or benefits eligibility? Visit the [Employee Handbook & Contacts webpage](#) for information.

WAIVING MEDICAL COVERAGE? TAKE ACTION!

Benefits-eligible employees who waive medical coverage and can demonstrate coverage elsewhere may receive \$1,000 in annual compensation. **You must complete this waiver during Open Enrollment to qualify.**

Medical Insurance Coverage

PPO 1 - ALL BENEFITS ELIGIBLE EMPLOYEES

UVM's longest standing option, it provides extensive coverage with low co-payments and deductibles with the highest total monthly premium. PPO 1 has no medical deductible, uses copays instead of coinsurance, and a separate prescription drug deductible. View [PPO 1 Summary of Benefits Coverage \(PDF\)](#) for details.

COVERAGE OVERVIEW

Coverage type	In-Network Costs	Out-of-Network Costs
Deductible (EE-Only / Family)	\$0 / \$0	\$500 / \$1,000
Out-of-Pocket Maximum (EE-Only / Family)	\$2,500 / \$5,000	\$2,500 / \$5,000
Plan Coinsurance	N/A	After deductible, you pay 30%
Office Visits Co-pay	\$10 PCP / \$20 Specialist	After deductible, you pay 30%
Emergency Room Co-pay	\$50	\$50
Urgent Care Co-pay	\$20	\$20
Inpatient Hospital Stay Co-pay	\$250 per admission	After deductible, you pay 30%

PRESCRIPTION DRUG COVERAGE

Prescription Drug Coverage includes a \$100 annual deductible per person, per year with a maximum of \$300 per year per family for retail and mail-order pharmacies.

Rx Deductible: \$100 per person / \$300 max per family

Rx Copays (Retail): \$5 generic / \$20 preferred / \$40 non-preferred brand

Rx Out of Pocket Maximum: \$1,300 EE-Only / \$2,600 Family

2026 PREMIUM INFORMATION

The premium portion you pay is adjusted based on your salary. You can find 2026 premium rates at go.uvm.edu/premiuminfo or in the appendix at the end of this guide.

Medical Insurance Coverage

PPO 2 (NON UNION EMPLOYEES ONLY)

A new option that balances a lower **total premium** than PPO 1 with some more out-of-pocket costs. View [PPO 2 Summary of Benefits Coverage \(PDF\)](#) for more details.

IN-NETWORK OVERVIEW

- A lower deductible than an HDHP.
- Uses coinsurance for medical services after the deductible is reached.
- There is no separate prescription deductible. Prescription costs are paid out of pocket until your medical deductible is reached.
- Embedded deductible - once an individual meets their deductible or out-of-pocket maximum, the plan begins paying for that person, even if the family total hasn't been met.

COVERAGE OVERVIEW

Coverage type	In-Network Costs	Out-of-Network Costs
Deductible (EE-Only / Family)	\$500 / \$1,000	\$1,000 / \$2,000
Out-of-Pocket Maximum (EE-Only / Family)	\$3,000 / \$6,000	\$6,000 / \$12,000
Plan Coinsurance (for office visits, specialists, ER, hospital stays, etc.)	After deductible, you pay 10%	After deductible, you pay 30%

PRESCRIPTION DRUG COVERAGE

Deductible: Combined with Medical (\$500 Employee Only / \$1,000 Family)

Rx Copays (Retail): \$5 generic / \$20 preferred / \$40 non-preferred brand

Rx Out of Pocket Maximum: \$1,650/\$3,300

2026 PREMIUM INFORMATION

The premium portion you pay is adjusted based on your salary. You can find 2026 premium rates at go.uvm.edu/premiuminfo or in the appendix at the end of this guide.

Medical Insurance Coverage

HDHP 1 (NON UNION EMPLOYEES ONLY)

With lower **total premiums** than either PPO option, HDHP 1 has a higher deductible and out-of-pocket maximum. Even with the HSA benefits, this plan should only be considered if you have some savings to help cover the out-of-pocket costs. View [HDHP 1 Summary of Benefits Coverage \(PDF\)](#) for details.

IN-NETWORK OVERVIEW

- Utilizes co-insurance for medical services after the deductible is reached.
- There is no separate prescription deductible. Prescription costs are paid out of pocket until your medical deductible is reached.

COVERAGE OVERVIEW

Coverage type	In-Network Costs	Out-of-Network Costs
Deductible (EE-Only / Family)	\$2,000 / \$4,000	\$4,000 / \$8,000
Out-of-Pocket Maximum (EE-Only / Family)	\$4,000 / \$8,000	\$8,000 / \$16,000
Plan Coinsurance (for office visits, specialists, ER, hospital stays, etc.)	After deductible, you pay 20%	After deductible, you pay 40%

PRESCRIPTION DRUG COVERAGE

Deductible: Combined with Medical (\$2,000 Employee Only / \$4,000 Family)

Rx Copays (Retail): \$10 generic / \$40 preferred / \$80 non-preferred brand

Rx Out of Pocket Maximum: \$1,650/\$3,300

PREMIUM INFORMATION

Employees pay 20% of the premium cost and UVM pays 80%, regardless of salary.

Premium Portion (Paid Monthly)	Employee	Employee + Spouse	Employee + Children	Employee + Family
Employee Paid	\$244.23	\$488.46	\$507.64	\$704.62

Medical Insurance Coverage

HDHP 2 (NON UNION EMPLOYEES ONLY)

With lowest **total premiums**, HDHP 2 has a highest deductible and out-of-pocket maximum. **This plan should only be considered by individuals who already have significant HSA savings.**

View [HDHP 2 Summary of Benefits Coverage \(PDF\)](#) for details.

IN-NETWORK OVERVIEW

- Highest deductible and out-of-pocket maximums
- Utilizes co-insurance for medical services after the deductible is reached.
- There is no separate prescription deductible. Prescription costs are paid out of pocket until your medical deductible or Rx out of pocket max is reached.
- Embedded deductible - once an individual meets their deductible or out-of-pocket maximum, the plan begins paying for that person, even if the family total hasn't been met.

COVERAGE OVERVIEW

Coverage type	In-Network Costs	Out-of-Network Costs
Deductible (EE-Only / Family)	\$4,000 / \$8,000	\$7,000 / \$14,000
Out-of-Pocket Maximum (EE-Only / Family)	\$6,500 / \$13,300	\$14,000 / \$28,000
Plan Coinsurance (for office visits, specialists, ER, hospital stays, etc.)	After deductible, you pay 30%	After deductible, you pay 50%

PRESCRIPTION DRUG COVERAGE

Deductible: Combined with Medical (\$4,000/\$8,000)

Rx Copays (Retail): \$10 generic / \$40 preferred / \$80 non-preferred brand

Rx Out of Pocket Maximum: \$1,650/\$3,300

PREMIUM INFORMATION

Employees pay 20% of the premium cost and UVM pays 80%, regardless of salary.

Premium Portion (Paid Monthly)	Employee	Employee + Spouse	Employee + Children	Employee + Family
Employee Paid	\$214.46	\$428.93	\$445.77	\$618.73

Medical Insurance Coverage

HEALTH SAVINGS ACCOUNTS (HDHP ONLY)

If you enroll in an HDHP, an HSA can help cover medical costs including deductibles and let you save for future medical and retirement expenses. There are three tax advantages to an HSA:

1. **TAX-FREE CONTRIBUTIONS.** Money you put into your HSA from your paycheck isn't taxed. This lowers the amount of income that gets taxed, saving you money now.
2. **TAX-FREE WITHDRAWALS.** When you use the money in your HSA to pay for eligible medical expenses, you don't pay any taxes on those withdrawals.
3. **TAX-FREE GROWTH.** If you invest the money in your HSA, any growth or earnings from those investments aren't taxed either.

UVM HSA CONTRIBUTIONS

UVM contributes to an HSA for all employees enrolled in an HDHP. In 2026, UVM will contribute \$750 for individual and \$1,500 for family into an employee's HSA.

KEY DIFFERENCES BETWEEN FUNDING ACCOUNTS

Feature	Medical Flexible Savings Account (details on page 15)	Health Savings Account
Eligibility	Benefits-eligible employees not enrolled in a HDHP.	Must be enrolled in a HDHP.
2026 IRS Contribution Limits	\$3,300 per individual	\$4,400 for individual coverage; \$8,750 for family coverage. Additional \$1,000 catch-up for those aged 55+.
2025 Carryover Rules	Unused funds up to \$660 are carried over. Anything above that amount is forfeited.	Unused funds carry over year-to-year with no limits.
Investment Options	Not available. Funds do not earn interest or grow.	Can invest funds in stocks, bonds, or other options once a minimum balance is met, allowing for tax-free growth.
Account Access	Funds are available as soon as the plan year starts, regardless of how much you've contributed.	Only funds that have been contributed so far are available for use.

Please note: Federal limits for FSA 2026 have not been released at time of publication. Information in this table shows 2025 FSA contribution limits.

Medical Insurance Coverage

FINDING THE BEST PLAN FOR YOU (NON-UNION EMPLOYEES)

You know what's best for you and your family. It's important to look at plan details when deciding which coverage option to enroll in. Here are some other resources to help find which option best meets your needs.

Attend a Benefits Information Session.

Dates and times for session can be found at go.uvm.edu/benefits.

Review Medical Coverage Resources.

Both Human Resources and Blue Cross Blue Shield of Vermont have created short, digestible quick guides, example cases, and resource materials so you can find the information you need. All materials can be found on UVM's Benefits page.

Know what you use. Aside from preventative care, which is free with every coverage option, where are you utilizing your health care coverage? Employees enrolled in UVM medical coverage can login or create an account with the Blue Cross Blue Shield of Vermont [members resource center](#). It shows your benefit details and usage, which can give you a sense of how many total dollars are going towards your health care.

Think about your year ahead. We can't predict the future, but if you're anticipating any big changes, especially things like a pregnancy, surgery, or a significant use of services or diagnostics, this may not be the time to switch coverage.

Calculate your coverage costs per paycheck. Once Open Enrollment launches, employees can log into PeopleSoft and use the pay period estimation tool to get an idea of how different premium rates can impact you on payday.

Ask your friends and family. Talk to the people you trust the most and who know you and your needs the best about their experiences with different types of coverage.

Connect with HR. If you've gone through all the resources above and still have questions, our HR Info team and benefits advisors are available to review information and options with you.

WAYS TO SAVE

Help keep medical costs down now and in the future.

- **Get your preventative care every year.** It's free to you and can catch potential health issues early.
- **Utilize Employee Wellness Resources**, including the Be Well Vermont app (p. 18).
- Opt for **generic prescriptions** when available.
- Consider a **telehealth or urgent care** instead of the ER for non-emergencies.

Dental Insurance Coverage

UVM pays 100% of the premium for the base-level dental plan for benefits-eligible employees and their families. The base plan includes 100% coverage for preventive care (dental cleanings), as well as a cost share for minor and major restorative work and orthodontia care.

A high option plan is also available at a cost to the employee. The high option plan provides higher plan coverage amounts for major restorative work and orthodontic care. The employee pays the cost difference between the base and high option coverage as a monthly premium.

MONTHLY EMPLOYEE COSTS

Plan Option	Employee	Employee + Spouse	Employee + Children	Employee + Family
Base Level	\$0	\$0	\$0	\$0
High Option	\$10.75	\$21.29	\$23.31	\$34.55

COVERAGE BY DENTAL PLAN

Service	Base Option	High Option
\$25 individual/\$75 family deductible	Applies to Coverage A - D	Applies to Coverage B - D
Calendar Maximum Per Person	\$750	\$2,000
Coverage A – Preventative (e.g. exams, cleanings, x-rays)	100%	100%
Coverage B - Minor Restorative (e.g. root canals/fillings/crowns/ extractions)	80%	80%
Coverage C - Major Restorative (e.g. implants/ bridges)	50%	60%
Coverage D (Orthodontics lifetime limit)	50% up to \$500	50% up to \$1,500

Voluntary Vision Insurance

UVM's vision insurance is employee paid and provides deeply discounted group rates through Vision Service Plan (VSP).

MONTHLY PREMIUMS

Employee	Employee + Spouse	Employee + Children	Employee + Family
\$7.26	\$14.51	\$13.68	\$22.77

COVERAGE

Service	Copay	In-Network Allowance	Out-of-Network Allowance
Vision Exam (once a year)	\$0	Covered in full	Up to \$45 in reimbursement
Lenses	\$20 for Materials	Single vision, lined bifocal, lined trifocal or lenticular lenses and standard progressive lenses covered in full.	Up to \$30, \$50, \$65, \$100 reimbursement for Single, Bifocal, Trifocal, Lenticular
Frames (once every other plan year)	\$20 for Materials	\$150 allowance for standard frames; \$200 for featured brands and 20% savings on the amount over the allowance.	Up to \$70 reimbursement, less any applicable co-payment.
Elective contact lenses (once a year)	\$60 max. copay (Fitting and Evaluation)	\$150 allowance for contacts. When contact lenses are obtained, the covered person shall not be eligible for lenses and frames again for one plan year.	Up to \$105 reimbursement

If you don't need prescription glasses or contacts, you can use your frame and lens allowance to purchase non-prescription sunglasses or non-prescription blue light filtering glasses.

OTHER VISION DISCOUNTS

If you are enrolled in any UVM Medical Coverage, you receive the following benefits when using a Vision Service Plan Network provider:

- One examination per calendar year with a \$20 co-pay
- 20% savings on a complete pair of prescription glasses and sunglasses from any VSP provider within 12 months from your last vision exam
- 15% savings on a contact lens fitting and evaluation

Additionally, Northeast Delta Dental offers a free Vision Discount Program through EyeMed when you present your Delta Dental membership card to an EyeMed provider. This service provides a discount of up to 35% off eyewear and is free to all Northeast Delta Dental subscribers and their dependents.

Flexible Spending Accounts

Flexible Spending Accounts (FSA) allow you to pay for eligible expenses using tax-free dollars. You decide the amount you will need for health care expenses for the year. This amount is divided equally by the number of pay periods in the year. This is the amount that will be deducted from your paycheck before taxes.

Funding Account	2025 Limits	2026 Limits
Health Care FSA	\$3,300	Not yet announced
Dependent Care FSA	\$5,000	\$7,500

HEALTH CARE FSA

If you elect a health care FSA during open enrollment, the full amount you elected will be available to use on January 1, 2026 and you can use the EBPA debit card to pay for eligible healthcare expenses or submit receipts to the EBPA portal for reimbursement.

NOTE: Employees enrolling in a High Deductible Healthcare Plan cannot elect a healthcare FSA.

CARRYOVER

FSA plans run from January 1 – December 31. **You are allowed to carryover up to \$660 into 2026.** While you may still file expenses for 2025 until March 31, 2026, any unused Flexible Spending Health Care funds greater than \$660 will be forfeited. If you participated in 2025 and do not contribute in 2026, rollover balances will still be available per federal regulations.

THINGS TO KNOW

Flexible Spending Accounts can also help you save money by reducing your taxable income on an annual basis. To estimate your annual contribution and potential savings, use the [FSA Tax Savings Calculator](#), offered by EBPA.

DEPENDENT CARE FSA

You can also contribute up to \$7,500 per year (\$3,750 if married and filing separate tax returns), pre-tax, to pay for eligible dependent care expenses. A qualifying dependent may be a child under age 13, a disabled spouse, or an older parent in eldercare.

CARRYOVER

There is no rollover for Flexible Spending Dependent Care funds.

THINGS TO KNOW

Unlike the Health Care FSA, Dependent Care FSA funds are not available January 1. You must contribute and have an available balance to be reimbursed for expenses.

Term Life Insurance

Benefits-eligible employees can receive \$10,000 of life insurance coverage, fully paid by UVM. Employees have the option to increase coverage amounts with a cost share between the employee and UVM, up to 7 times a person's base salary (with a limit of \$2 million).

Spouse and child life insurance coverage is also available to employees that have elected \$50,000+ in employee coverage.

You can increase your term life insurance coverage during Open Enrollment or within 30 days of a qualifying life event.

Evidence of insurability is required. You must complete the [Medical History Statement](#) when submitting a request to increase coverage or add a dependent.

EMPLOYEE OPTIONS

Premium cost shares vary based on employee age and coverage amount. A list of rates can be found in The Standard's [Life Insurance Highlights \(PDF\)](#).

Amount of Coverage	Premium Cost-Share
\$10,000	Free to employees. 100% paid by UVM
\$50,000	\$17,000 of chosen \$50,000 coverage level is University paid
2x - 7x Base Salary (up to \$2 Million)	Cost-Share is based on age, salary, and level of coverage selected (\$17,000 of chosen coverage level is University paid)

DEPENDENT OPTIONS

To add dependent coverage, an employee must have elected at least \$50,000 in coverage.

Spousal Coverage can be elected at \$20,000 or half of the employee's coverage, up to \$200,000. Premium cost-share is based on age, salary, and level of coverage selected.

Child Coverage (for children under 26) can be elected for \$10,000 per child. Employee cost is **\$.26/month per child**.

WANT TO MAKE A CHANGE TO LIFE INSURANCE OR LONG-TERM DISABILITY COVERAGE?

Increases or decreases to life insurance and long-term disability coverage must be made during open enrollment. Submit your changes in PeopleSoft before **November 14, 2025**.

Voluntary Short-Term Disability Insurance

Eligible employees may elect Voluntary Short-Term Disability, which provides 70% of your salary if you are unable to work due to a medically qualified, non-work-related injury or illness which prevents you from working. Disability payments would begin after a 30-day waiting period and provide income replacement for up to a maximum of six months.

The Short-Term Disability benefit is voluntary and fully employee paid. UVM negotiated group rates are lower than individual rates. Additionally, since the premiums are employee-paid, if you utilize short-term disability, your disability payments won't be taxed. This means no taxes would be deducted from the 70% disability payments.

Short-Term Disability can only be elected during annual Open Enrollment through PeopleSoft Self-Service. Premium cost is based on an employee's salary and rates are calculated within PeopleSoft. Coverage will be effective January 1, 2026.

Long-Term Disability Insurance

The Long-Term Disability plan for income and benefit protections in the event they become totally disabled as defined by the plan and unable to work for a period of greater than six months. Long-Term disability provides either 60% or 70% of monthly income, depending on the plan selected.

The cost of the Long-Term Disability plan is shared between UVM and the employee. Long-Term Disability payments are taxable. Employer contribution level determines the taxability of the disability payment amount.

In addition to wage replacement, the plan also provides retirement protection, contributing funds to your UVM 403(b) retirement plan if you are enrolled and receiving the UVM contribution to your 403(b) as of your date of disability.

The Long-Term Disability plan provides income and benefit protections for employees who have elected coverage under the plan and are unable to work for a period of greater than six months. You are eligible for LTD insurance coverage if you have completed at least one year of service and are employed at least 0.75 FTE on a 12-month basis, or 1.0 FTE on a 9-, 10- or 11-month basis (Benefit Groups A, B, or C). You must complete a [Medical History Statement](#) when enrolling or increasing coverage during open enrollment.

More information about disability insurance can be found at go.uvm.edu/benefits

Retirement Savings

You can enroll or make changes to your savings plans at any point in the year through the NetBenefits website or mobile app. More information on savings accounts, including catch-up options for employees over 50, can be found on our website: go.uvm.edu/retirementsavings

403(b) PLANS

Employees may participate in the 403(b) at any time, electing to contribute payroll dollars to a retirement savings plan. UVM provides an employer match to eligible employees.

2026 maximum contributions have not yet been announced.

UVM Position	Minimum Employee Contribution	Employer Contribution	Waiting Period
Faculty & Officers	3%	10%	2 years / 4 consecutive semesters
Staff	2%	10%	3 years

457(b) PLANS

UVM also offers the option to participate in a 457(b) Plan. The 457(b) Plan is a nonqualified governmental plan of deferred compensation that permits eligible employees to accumulate retirement savings. The plan allows employees to contribute payroll dollars, pre-tax and post-tax (Roth) to a retirement savings account.

2026 maximum contributions have not yet been announced.

RETIREE HEALTH SAVINGS PLAN

UVM established the Retiree Health Savings Plan to help individuals pay for qualified healthcare expenses during retirement. UVM will make regular tax-free contributions to the plan for benefits-eligible faculty and staff hired on or after January 1, 2012. Eligible employees don't need to contribute funds to receive the contributions from UVM, and UVM contributions are automatic. Employer contributions are vested after 15 years of service.

All benefits-eligible employees are allowed to contribute personal after-tax contributions to an RHSP, regardless of hire date.

Earnings that accumulate in a Retiree Health Savings Plan grow tax-free. When you are retired and at least 65 years old, using your RHSP to pay for eligible healthcare expenses will be tax free. As a result, this plan has the benefit of helping you to pay for healthcare expenses in retirement in a tax-advantaged way.

Resources

BE WELL VERMONT APP

Be Well Vermont is a powerful digital wellness platform to support all UVM Employees' physical, emotional, financial, and mental health and wellbeing, regardless of insurance coverage. Earn points and get rewarded for healthy habits, join community challenges, and get connecting to resources related to your health goals.

go.uvm.edu/bewellvt

CAMPUS REC

In addition to free access to UVM's fitness center, Campus Rec offers fitness & sports programming for employees, as well as American Red Cross certification courses.

go.uvm.edu/employeeec

DISCOUNTS

Enjoy the perks of belonging to the UVM community near and far with our expansive employee discounts.

go.uvm.edu/employeeediscounts

UVM CARES

UVM Cares helps UVM employees and their families navigate health benefits and get the right care at the right time.

go.uvm.edu/uvmcares



802-656-3150 | HRInfo@uvm.edu
85 South Prospect Street | 228 Waterman
8:00 am – 4:30 pm | Monday - Friday
go.uvm.edu/hr

EDUCATION BENEFITS

UVM's education benefits include tuition remission, professional development and training programs, and access to online classes and learning platforms at no or reduced cost.

go.uvm.edu/educationbenefits

EMPLOYEE WELLNESS

Housed in the Osher Center for Integrative Health, UVM's Employee Wellness has programs and resources that foster health and wellbeing.

go.uvm.edu/employeeewellness

GROWING YOUR FAMILY

If you or a partner are pregnant, adopting, or planning to expand your family in 2025, find what you need to know and connect to the incredible resources available to you and your family offered through UVM.

go.uvm.edu/familybenefits

INVEST EAP

Invest EAP provides immediate access to free, confidential counseling for a wide range of life issues, including transitions associated with welcoming a new child. You and your household members can access this service.

go.uvm.edu/eap

All information contained in this benefit guide is intended to be a summary of the 2026 benefits for active employees. UVM reserves the right to change, amend, or terminate these benefits at any time. In the event of a discrepancy between what appears in this document, handbooks or collective bargaining agreements, and the individual insurance subscriber certificate, the insurance subscriber certificate of the benefit plan will govern. This includes Medical, Dental, Vision, Life, and Short-Term and Long-Term Disability insurance, Flexible Spending Accounts (FSA) and Retirement Savings.

Open Enrollment Checklist

Make sure you have what you need this Open Enrollment period! Take this sheet with you to the Employee Benefits & Wellness Fair to check off tasks or take some notes about our offerings.

AT THE BENEFITS & WELLNESS FAIR

- ☐ MEET WITH VENDORS
- ☐ GET YOUR FLU OR COVID SHOT
- ☐ CONNECT WITH CAMPUS PARTNERS
- ☐ TRY WELLNESS OFFERINGS (CHAIR MASSAGE, ACUPUNCTURE, ETC.)
- ☐ ASK THE BENEFITS TEAM YOUR QUESTIONS
- ☐ CHECK OUT THE RAFFLE PRIZES

BEFORE ELECTING BENEFITS

- ☐ CONFIRM YOU CAN LOG IN TO PEOPLESOFT
- ☐ REVIEW YOUR CURRENT BENEFITS ELECTIONS
- ☐ SCHEDULE TIME TO MAKE YOUR BENEFIT CHOICES
- ☐ ATTEND A BENEFITS INFO SESSION ([GO.UVM.EDU/BENEFITS](https://go.uvm.edu/benefits) FOR DETAILS)

NOTES

APPENDIX: 2026 MEDICAL PREMIUMS

PPO 1 – Non-Union

Base Salary	Employee Cost	Employee	Employee plus Spouse	Employee plus Children	Employee plus Family	Domestic Partner	Domestic Partner w/Non-Dependent Children
less than \$22,880	3.00%	\$43.48	\$86.95	\$90.37	\$125.43	\$43.48	\$81.95
\$22,881 to \$24,000	4.00%	\$57.97	\$115.94	\$120.49	\$167.24	\$57.97	\$109.27
\$24,001 to \$25,000	6.00%	\$86.95	\$173.91	\$180.73	\$250.86	\$86.95	\$163.91
\$25,001 to \$32,000	8.00%	\$115.94	\$231.87	\$240.98	\$334.48	\$115.94	\$218.54
\$32,001 to \$40,000	12.00%	\$173.90	\$347.81	\$361.47	\$501.72	\$173.90	\$327.82
\$40,001 to \$50,000	14.40%	\$208.68	\$417.37	\$433.76	\$602.06	\$208.68	\$393.38
\$50,001 to \$60,000	16.80%	\$243.47	\$486.93	\$506.05	\$702.41	\$243.47	\$458.94
\$60,001 to \$70,000	19.20%	\$278.25	\$556.50	\$578.35	\$802.75	\$278.25	\$524.51
\$70,001 to \$80,000	21.60%	\$313.03	\$626.06	\$650.64	\$903.10	\$313.03	\$590.07
\$80,001 to \$90,000	24.00%	\$347.81	\$695.62	\$722.93	\$1,003.44	\$347.81	\$655.63
\$90,001 to \$100,000	26.40%	\$382.59	\$765.18	\$795.23	\$1,103.79	\$382.59	\$721.20
\$100,001 - \$110,000	28.80%	\$417.37	\$834.74	\$867.52	\$1,204.13	\$417.37	\$786.76
\$110,001 - \$120,000	31.20%	\$452.15	\$904.31	\$939.81	\$1,304.47	\$452.15	\$852.32
\$120,001 - \$130,000	32.40%	\$469.54	\$939.09	\$975.96	\$1,354.65	\$469.54	\$885.11
\$130,001 - \$140,000	33.60%	\$486.93	\$973.87	\$1,012.11	\$1,404.82	\$486.93	\$917.89
\$140,001 - \$150,000	34.80%	\$504.32	\$1,008.65	\$1,048.25	\$1,454.99	\$504.32	\$950.67
>\$150,001	36.00%	\$521.71	\$1,043.43	\$1,084.40	\$1,505.16	\$521.71	\$983.45

PPO 2 – Non-Union

Base Salary	Employee Cost	Employee	Employee plus Spouse	Employee plus Children	Employee plus Family	Domestic Partner	Domestic Partner w/Non-Dependent Children
less than \$22,880	2.60%	\$35.46	\$70.93	\$73.71	\$102.31	\$35.46	\$66.85
\$22,881 to \$24,000	3.40%	\$46.38	\$92.75	\$96.39	\$133.80	\$46.38	\$87.42
\$24,001 to \$25,000	5.20%	\$70.93	\$141.86	\$147.42	\$204.63	\$70.93	\$133.70
\$25,001 to \$32,000	6.90%	\$94.11	\$188.23	\$195.62	\$271.53	\$94.11	\$177.41
\$32,001 to \$40,000	10.50%	\$143.22	\$286.44	\$297.68	\$413.19	\$143.22	\$269.97
\$40,001 to \$50,000	12.40%	\$169.13	\$338.27	\$351.55	\$487.96	\$169.13	\$318.82
\$50,001-\$80,000	15.00%	\$204.60	\$409.20	\$425.26	\$590.27	\$204.60	\$385.67
\$80,001-\$110,000	20.50%	\$279.62	\$559.24	\$581.19	\$806.71	\$279.62	\$527.09
\$110,001+	25.50%	\$347.82	\$695.64	\$722.95	\$1,003.46	\$347.82	\$655.65

HDHP 1 - Non-Union

Employee Cost	UVM Cost	Employee	Employee plus Spouse	Employee plus Children	Employee plus Family	Domestic Partner	Domestic Partner w/Non-Dependent Children
20.00%	80.00%	\$244.23	\$488.46	\$507.64	\$704.62	\$244.23	\$460.39

HDHP 2 - Non-Union

Employee Cost	UVM Cost	Employee	Employee plus Spouse	Employee plus Children	Employee plus Family	Domestic Partner	Domestic Partner w/Non-Dependent Children
20.00%	80.00%	\$214.46	\$428.93	\$445.77	\$618.73	\$214.46	\$404.27

PPO 1 – NEBPA

Base Salary	Employee Cost	UVM Cost	Employee	Employee plus Spouse	Employee plus Children	Employee plus Family	Domestic Partner	Domestic Partner w/Non-Dependent Children
\$15.00 to \$18.99/hr.	12.00%	88.00%	\$173.90	\$347.81	\$361.47	\$501.72	\$173.90	\$327.82
\$19.00 to \$23.99/hr.	14.40%	85.60%	\$208.68	\$417.37	\$433.76	\$602.06	\$208.68	\$393.38
\$24.00 to \$28.99/hr.	16.80%	83.20%	\$243.47	\$486.93	\$506.05	\$702.41	\$243.47	\$458.94
\$29.00 to \$33.99/hr.	19.20%	80.80%	\$278.25	\$556.50	\$578.35	\$802.75	\$278.25	\$524.51
\$34.00 to \$38.99/hr.	21.60%	78.40%	\$313.03	\$626.06	\$650.64	\$903.10	\$313.03	\$590.07
Over \$39.00/hr.	24.00%	76.00%	\$347.81	\$695.62	\$722.93	\$1,003.44	\$347.81	\$655.63

PPO 1 – United Academics

Base Salary	Employee Cost	Employee	Employee plus Spouse	Employee plus Children	Employee plus Family	Domestic Partner	Domestic Partner w/Non-Dependent Children
less than \$15,000	4.80%	\$69.56	\$139.12	\$144.59	\$200.69	\$69.56	\$131.13
\$15,001 to \$20,000	7.20%	\$104.34	\$208.69	\$216.88	\$301.03	\$104.34	\$196.69
\$20,001 to \$30,000	9.60%	\$139.12	\$278.25	\$289.17	\$401.38	\$139.12	\$262.25
\$30,001 to \$40,000	12.00%	\$173.90	\$347.81	\$361.47	\$501.72	\$173.90	\$327.82
\$40,001 to \$50,000	14.40%	\$208.68	\$417.37	\$433.76	\$602.06	\$208.68	\$393.38
\$50,001 to \$60,000	16.80%	\$243.47	\$486.93	\$506.05	\$702.41	\$243.47	\$458.94
\$60,001 to \$70,000	19.20%	\$278.25	\$556.50	\$578.35	\$802.75	\$278.25	\$524.51
\$70,001 to \$80,000	21.60%	\$313.03	\$626.06	\$650.64	\$903.10	\$313.03	\$590.07
\$80,001 to \$90,000	24.00%	\$347.81	\$695.62	\$722.93	\$1,003.44	\$347.81	\$655.63
\$90,001 to \$100,000	26.40%	\$382.59	\$765.18	\$795.23	\$1,103.79	\$382.59	\$721.20
\$100,001 - \$110,000	28.80%	\$417.37	\$834.74	\$867.52	\$1,204.13	\$417.37	\$786.76
\$110,001 - \$120,000	31.20%	\$452.15	\$904.31	\$939.81	\$1,304.47	\$452.15	\$852.32
\$120,001 - \$130,000	32.40%	\$469.54	\$939.09	\$975.96	\$1,354.65	\$469.54	\$885.11
\$130,001 - \$140,000	33.60%	\$486.93	\$973.87	\$1,012.11	\$1,404.82	\$486.93	\$917.89
\$140,001 - \$150,000	34.80%	\$504.32	\$1,008.65	\$1,048.25	\$1,454.99	\$504.32	\$950.67
\$150,001 - \$999,999+	36.00%	\$521.71	\$1,043.43	\$1,084.40	\$1,505.16	\$521.71	\$983.45

PPO 1 – United Electrical Workers

Base Salary	Employee Cost	UVM Cost	Employee	Employee plus Spouse	Employee plus Children	Employee plus Family
\$15.00 to \$18.99/hr.	12.00%	88.00%	\$173.90	\$347.81	\$361.47	\$501.72
\$19.00 to \$23.99/hr.	14.40%	85.60%	\$208.68	\$417.37	\$433.76	\$602.06
\$24.00 to \$28.99/hr.	16.80%	83.20%	\$243.47	\$486.93	\$506.05	\$702.41
Over \$29.00/hr.	19.20%	80.80%	\$278.25	\$556.50	\$578.35	\$802.75

PPO 1 – UVM Staff United

Base Salary	Employee Cost	Employee	Employee plus Spouse	Employee plus Children	Employee plus Family	Domestic Partner	Domestic Partner w/Non-Dependent Children
less than \$22,880	3.00%	\$43.48	\$86.95	\$90.37	\$125.43	\$43.48	\$81.95
\$22,881 to \$24,000	4.00%	\$57.97	\$115.94	\$120.49	\$167.24	\$57.97	\$109.27
\$24,001 to \$25,000	6.00%	\$86.95	\$173.91	\$180.73	\$250.86	\$86.95	\$163.91
\$25,001 to \$32,000	8.00%	\$115.94	\$231.87	\$240.98	\$334.48	\$115.94	\$218.54
\$32,001 to \$40,000	12.00%	\$173.90	\$347.81	\$361.47	\$501.72	\$173.90	\$327.82
\$40,001 to \$50,000	14.40%	\$208.68	\$417.37	\$433.76	\$602.06	\$208.68	\$393.38
\$50,001 to \$60,000	16.80%	\$243.47	\$486.93	\$506.05	\$702.41	\$243.47	\$458.94
\$60,001 to \$70,000	19.20%	\$278.25	\$556.50	\$578.35	\$802.75	\$278.25	\$524.51
\$70,001 to \$80,000	21.60%	\$313.03	\$626.06	\$650.64	\$903.10	\$313.03	\$590.07
\$80,001 to \$90,000	24.00%	\$347.81	\$695.62	\$722.93	\$1,003.44	\$347.81	\$655.63
\$90,001 to \$100,000	26.40%	\$382.59	\$765.18	\$795.23	\$1,103.79	\$382.59	\$721.20
\$100,001 - \$110,000	28.80%	\$417.37	\$834.74	\$867.52	\$1,204.13	\$417.37	\$786.76
\$110,001 - \$120,000	31.20%	\$452.15	\$904.31	\$939.81	\$1,304.47	\$452.15	\$852.32
\$120,001 - \$130,000	32.40%	\$469.54	\$939.09	\$975.96	\$1,354.65	\$469.54	\$885.11
\$130,001 - \$140,000	33.60%	\$486.93	\$973.87	\$1,012.11	\$1,404.82	\$486.93	\$917.89
\$140,001 - \$150,000	34.80%	\$504.32	\$1,008.65	\$1,048.25	\$1,454.99	\$504.32	\$950.67
>\$150,001	36.00%	\$521.71	\$1,043.43	\$1,084.40	\$1,505.16	\$521.71	\$983.45