

2027 Benefits Summary



OPEN ENROLLMENT

Investing in Your Wellbeing

Dear Faculty and Staff,

Carnegie Mellon University is committed to supporting the health and well-being of our faculty, staff and their families. For 2027, CMU is maintaining our current health plan designs which reflects our ongoing commitment to providing employees and their families with access to high-quality, affordable care.

As a result, your deductibles, coinsurance and copayments will remain unchanged for the coming year. By increasing its contribution to health benefits, CMU is helping absorb rising healthcare costs while continuing to invest in the benefits that matter most to our community.

Your benefits are an important part of CMU's investment in you and your family. As healthcare costs continue to increase nationwide, the university's cost of providing healthcare coverage has more than doubled since fiscal year 2020. Despite these rising costs, CMU continues to provide high-quality, affordable healthcare coverage for employees and their families. For this upcoming year, CMU is making an additional **\$5 million investment in health benefits**, bringing the university's total annual investment in employee benefits to more than **\$200 million**.

We remain committed to offering high-quality benefits while keeping them affordable and sustainable for the future. To do that, we regularly review healthcare costs, compare our programs with peer institutions and work closely with our healthcare partners to ensure we're delivering the best possible value to our employees.

Your well-being remains at the center of these decisions. We encourage you to take advantage of the benefits and resources available to you, including preventive care services, and to choose the coverage options that best meet the needs of you and your family. CMU's increased investment and stable plan designs reflect our continued commitment to supporting your health and well-being in 2027 and beyond.

To help you make informed decisions during Open Enrollment, the Benefits team has developed a new [Benefits Selection Tool](#). This resource allows you to model different benefit options, estimate potential healthcare costs and compare coverage choices so you can select the plans that best fit your needs.

Please watch for upcoming Open Enrollment communications with details about information sessions, educational resources and opportunities to connect directly with the CMU Benefits team and insurance representatives to have your questions answered.

In the meantime, please contact the CMU Benefits team at hr-help@andrew.cmu.edu or 412-268-4600 if you have any questions.

Sincerely,

CMU Benefits Team

2027

Benefits Summary



Open Enrollment

October 26 – November 16, 2026

3-Step Checklist for Enrollment



1. Plan for your 2027 care needs

Consider your needs and your dependents' needs:

- Monthly contributions versus costs when you need care
- New health conditions or providers
- Surgery or other major medical costs
- A new child or other family changes



2. Explore your benefits and ask questions

Ask questions at virtual sessions before and during Open Enrollment.

- ☑ Register for a 2027 Benefits Overview Session.
- ☑ View the Benefits Drop-In Session schedule.



3. Enroll by November 16

Submit elections in Workday by Monday, Nov. 16, at 5 p.m. ET.
Questions? Contact HR Services: Mon–Fri, 8:30 a.m.–5 p.m., 412-268-4600 or 888-625-4600.



University-Paid Benefits

- ✓ [Basic Life and Accidental Death and Dismemberment \(AD&D\) Insurance](#)
- ✓ [Short-Term Disability \(STD\)](#)
- ✓ [Long-Term Disability \(LTD\)](#)
- ✓ [Employee Assistance Program \(EAP\)](#)
- ✓ [Retirement Savings Plan](#)



Employee-Paid Benefits

- ✓ [Medical Insurance*](#) and [Prescription Drug Coverage*](#)
- ✓ [Health Savings Account \(HSA\)*](#)
- ✓ [Flexible Spending Accounts \(FSAs\)](#)
- ✓ [Dental*](#) and [Vision*](#) Insurance
- ✓ Supplemental Medical Benefits; [Critical Illness, Accident and Hospital Indemnity Insurance](#)
- ✓ [Supplemental Life and Accidental Death and Dismemberment \(AD&D\) Insurance](#)
- ✓ New: [Norton Identity Protection and Wagmo Pet Wellness](#)

*Employee and company shared expenses

TAKE ACTION DURING OPEN ENROLLMENT!

All employees are **strongly encouraged** to review their benefits during Open Enrollment for 2027. Health Care FSA, Dependent Care FSA and Limited Purpose FSA elections WILL NOT automatically carry over and must be reelected each year.



2027 Benefits Summary

Medical Insurance Benefits

Carnegie Mellon offers comprehensive medical plans through Highmark Blue Cross Blue Shield or UPMC. Plans provide access to a network of doctors and specialists. Compare deductibles, out-of-pocket limits, and plan-paid percentages below.

	EPO	HMO	PPO 1	PPO 2	HDHP PPO+HSA
	Highmark IN only	UPMC IN only	Highmark / UPMC	Highmark / UPMC	Highmark / UPMC
Deductible (Individual / Family)	\$250/\$500		\$375/\$750 IN \$750/\$1,500 OON Embedded	\$750/\$1,500 IN \$1,500/\$3,000 OON Embedded	\$2,000/\$4,000 IN \$4,000/\$8,000 OON Non-embedded
Out-of-Pocket Maximum (Individual / Family)	\$1,500/\$3,000		\$2,100/\$4,200 IN \$4,200/\$8,400 OON	\$4,500/\$9,000 IN \$5,000/\$10,000 OON	\$4,000/\$8,000 IN \$8,000/\$16,000 OON
Coinsurance (Plan Pays)	90%		80% IN 60% of UCR* OON	70% IN 60% of UCR* OON	80% IN 60% of UCR* OON
Copay (PCP / Specialist / ER)	\$25/\$40/\$150		\$30/\$50/\$150 IN 60% of UCR* OON	\$35/\$60/\$150 IN 60% of UCR* OON	80% IN 60% of UCR* OON
In-Network Benefits	Yes		Yes		
Out-of-Network Benefits	Emergency Only		Yes		
National Network Access	Yes	No	Yes		
Local Access (Pittsburgh Area): UPMC	Yes	Yes	Yes		
Local Access (Pittsburgh Area): Allegheny Health Network	Yes	No	Yes (Highmark) No (UPMC)		

TABLE ABBREVIATIONS

IN = In-network OON = Out-of-network UCR* = Usual, customary and reasonable HSA = Health savings account HDHP = High-deductible health plan

Plan types

In-network plans

EPO/HMO: Lower costs at the point of care. Use in-network providers, except for emergencies.

Flexible-network plans

PPO: Deductible and coinsurance typically apply. Use in or out of network benefits, with higher benefits in network.

HDHP

HDHP: Pay the deductible yourself or use a health savings account (HSA). Medical and prescription costs share a deductible and out-of-pocket limit.



How cost sharing works

1. For the HMO/EPO, PPO 1, and PPO 2 plans, once a covered family member meets their individual deductible, the plan begins cost sharing for that person. The remaining family members must collectively meet the rest of the family deductible before cost sharing begins for them.
2. For the HDHP PPO plan, cost sharing begins only after the full deductible is met. Employees enrolled in Employee Only coverage must meet the individual deductible, while those enrolled in family coverage must meet the full family deductible before cost sharing begins.
3. Usual, customary and reasonable (UCR) is the carrier's charge benchmark. Out-of-network providers may bill above this amount. Those extra charges do not count toward your out-of-pocket limit.
4. The high-deductible plan with a health savings account combines medical and prescription costs under one out-of-pocket limit. Other plans have separate medical and prescription limits.
5. Coinsurance is what the plan pays.



2027 Plan Details

Medical Plan Costs for 2027

Plan detail	HMO / EPO	PPO 1	PPO 2	HDHP plan
Deductible Individual / Family	\$250 / \$500	\$375 / \$750	\$750 / \$1,500	\$2,000 / \$4,000
Office visit copay (in person/virtual)	\$25 / \$5	\$30 / \$5	\$35 / \$5	N/A
Specialist visit copay (in person/virtual)	\$40 / \$5	\$50 / \$5	\$60 / \$5	N/A
ER copay	\$150	\$150	\$150	N/A
Coinsurance Member share	10%	20%	30%	20%
Out-of-pocket maximum Individual / Family	\$1,500 / \$3,000	\$2,100 / \$4,200	\$4,500 / \$9,000	\$4,000 / \$8,000

Rx Option B Prescription Coverage Navigate to the [CVS Caremark Check Drug Cost and Coverage Tool](#) for real-time estimates for your prescription drugs.

Rx Option B In-Network detail	2027
Generic medications (Retail/Mail Order)	\$5 / \$10
Brand formulary copay (Retail/Mail Order)	35% maximum \$200 / \$400
Specialty medications	\$200
Out-of-pocket maximum (Individual/Family)	\$3,300 / \$6,600



PrudentRx specialty drugs

\$0 out-of-pocket for eligible enrolled medications on the specialty drug list. HDHP members must first meet their deductible.

Enroll each eligible medication: 1-800-578-4403

Opting out means 30% coinsurance on eligible drugs. Confirm eligibility before your first fill.



Health Care Accounts

Understanding HSA vs. LPFSA vs. HCFSA

When you enroll in the HDHP PPO with HSA, you will have the option to contribute to a Limited Purpose FSA in addition to the HSA. However, if you enroll in an HSA, you cannot use a Health Care FSA.

	HSA	LPFSA	HCFSA
Set Up	Automatic	Election	Election
Eligible Expenses	Medical, dental, vision and prescription	Dental and vision	Medical, dental, vision and prescription
2027 Maximum Contributions	Individual: \$4,500 Family: \$9,000 Catch-up (55+): \$1,000	\$3,400 (2027 amount not released by the IRS yet)	\$3,400 (2027 amount not released by the IRS yet)
Tax Implications	Federal tax-free	Federal tax-free	Federal tax-free
Deadline to Use Funds	None	March 15 Grace period	March 15 Grace period
Receipts	May be required	May be required	May be required
Payment Card	Debit card	Debit card	Debit card
Unique Advantages	Accompanies an HDHP PPO plan and bridges the cost of care. Funds grow tax-free and remain yours if you leave CMU or retire.	Pairs with an HSA to pay qualified dental and vision expenses, rather than drawing from your HSA.	Pays qualified medical, dental, vision and prescription expenses. You are not eligible for an HCFSA if you enroll in an HSA.



HSA

Health Savings Account

An HSA accompanies a qualified High Deductible Health Plan and allows you to invest money for qualified medical, prescription, dental and vision expenses. You own the account and can take the funds with you if you leave CMU. You must enroll in a qualified HDHP to enroll in an HSA.



LPFSA

Limited Purpose FSA

An LPFSA works with an HSA and uses pre-tax dollars for qualified dental and vision expenses. You must enroll in a qualified HDHP to enroll in an LPFSA.



HCFSA

Health Care FSA

An HCFSA sets aside pre-tax dollars for qualified health care expenses. If you enroll in an HDHP and an HSA, you are not eligible for an HCFSA.



2027 Benefits Summary



Supplemental Medical Benefits



CRITICAL ILLNESS INSURANCE

MetLife offers \$10,000, \$20,000, \$30,000 or \$40,000 elections. Covered diagnoses must meet policy terms. This coverage does not replace medical insurance.



ACCIDENT INSURANCE

MetLife pays cash for covered injuries. Examples include \$400 for concussion and \$300 for ground ambulance, subject to policy terms.



HOSPITAL INDEMNITY INSURANCE

MetLife pays \$1,000 on covered admission plus \$100 per covered day, up to 365 days yearly. Policy limits apply. This is not medical insurance.

Dental Insurance

United Concordia offers the PPO plans below. DHMO is only available in PA, NJ and OH. Percentages show what the plan pays.



	DHMO	Standard PPO	Enhanced PPO
Deductible (Individual / Family)	N/A	\$50 / \$150	\$25 / \$75
Annual Maximum	N/A	\$1,500	\$2,000
Preventive Services	100%	100%	100%
Basic Services	Copay Schedule	50%	80%
Major Services	Copay Schedule	25%	50%
Orthodontia Lifetime Max.	N/A - Ortho limited to children under age 19	N/A	\$2,000

Vision Insurance



Davis Vision and VBA offer the in-network benefits below.

	Davis Option 1	Davis Option 2	VBA Option 1	VBA Option 2
Exam	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Standard Lenses	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Non-Collection Frames	\$70 allowance	\$110 allowance	\$40 allowance	\$60 allowance
Contacts replace eyeglasses in the same benefit cycle				
Elective Contacts	\$100 allowance	\$145 allowance	\$140 allowance	\$160 allowance
Standard Progressives	\$65 member cost	\$0 member cost	\$60 member cost	\$75 member cost

Review CMU materials and policy certificates for limits, exclusions and benefit frequency.



2027 Benefits Summary

Income Protection at-a-Glance



LIFE AND AD&D INSURANCE	WHO PAYS	OFFERED BY
Basic Life and AD&D Carnegie Mellon provides Basic Term Life insurance coverage equal to your annual base salary, rounded up to the nearest thousand up to a maximum of \$500,000, at no cost to you. For full-time, benefits-eligible employees, the basic life insurance includes an AD&D component.	Carnegie Mellon	MetLife
Supplemental Life and AD&D Insurance You may purchase Supplemental Life Insurance coverage in addition to the company- paid benefit. You can also purchase coverage for your spouse and dependents.	Employee	MetLife



DISABILITY INSURANCE	WHO PAYS	OFFERED BY
Short-Term Disability Insurance Carnegie Mellon provides basic Short-Term Disability coverage at no cost to you and enrollment is automatic.	Carnegie Mellon	MetLife
Long-Term Disability Insurance Long-Term Disability Insurance helps protect your finances when your disability continues beyond the period covered by the Short-Term Disability plan. This benefit is fully paid for by Carnegie Mellon and enrollment is automatic.	Carnegie Mellon	MetLife



LIFESTYLE BENEFITS	WHO PAYS	OFFERED BY
Identity & Digital Protection Premier Plus includes identity and credit monitoring, account alerts, online privacy and device security.	Employee	Norton
Pet Wellness Reimburses routine care, including exams, vaccines and preventive tests. All plans include unlimited 24/7 VETalk and discounts. No networks, waiting periods or deductibles. Extra benefits and limits vary by plan.	Employee	Wagmo
Legal Plan Access participating attorneys for covered matters such as wills and real estate. Covered services have no deductibles or copays.	Employee	MetLife
Employee Assistance Program (EAP) Our EAP is available at no cost to you and your family members and provides confidential counseling and resources.	Carnegie Mellon	Guidance Resources
Faculty and Staff Retirement Plan Putting money aside for your future is easy with the 401(k)/403(b) plans, with contributions deducted before federal taxes are calculated. Carnegie Mellon also makes contributions for eligible employees.	Carnegie Mellon and Employee	TIAA