

Carnegie Mellon University

Open Enrollment for 2026

October 27 through November 17, 2025

CMU Health Plan Overview and 2026 Changes

Investing in Your Well-being

Carnegie Mellon University is deeply committed to supporting the health and well-being of our faculty and staff. Each year, we invest significantly in employee benefits, including subsidizing 70% of the cost of health insurance. This investment reflects our ongoing dedication to providing high-quality, flexible coverage options that meet the evolving needs of our community.

As part of our annual review process, the university works closely with providers and consultants to evaluate peer and market benchmarks and explore every available option to manage healthcare costs. We negotiate with vendors and providers while also assessing plan designs to ensure we're delivering the best possible value — not simply accepting rate increases at face value.

Despite these efforts, healthcare costs continue to rise significantly year over year. Over the past five years, CMU's expenditures for healthcare programs have increased from \$36.8 million in FY20 to \$50 million in FY25 — a 37% increase. Looking ahead, projections remain challenging.

To help mitigate the impact of the 2026 rate increase, the university is implementing changes to deductibles, coinsurance and copayments. These adjustments bring our plans more in line with higher education industry standards and benchmark designs, while maintaining employee choice and flexibility through a continuum of plan options.

Prior to these changes, the 2026 plan costs and associated employer and employee contributions were scheduled to increase by 8%. With the changes, we were able to reduce the 2026 renewal rate by approximately 50%. **Given the current exceptional circumstances and the reduced renewal rate, the university has absorbed the remaining cost increase without increasing employee health plan contributions — including dental and vision rates — for 2026. Future rate increases will follow the historic plan cost sharing formula.**

Details of the new plan designs are outlined on the following pages. We encourage you to take advantage of upcoming opportunities to learn more:

- › **Pre-Open Enrollment benefits overview meetings** to explore the 2026 offerings
- › **Daily sessions during Open Enrollment** featuring plan presentations and one-on-one conversations with CMU Benefits staff and insurance representatives
- › **Benefits and Fitness Fair on November 5**, where staff, vendors and representatives will be available to assist and answer questions

If you have any questions, please contact the [CMU Benefits team](#).

Are you ready for 2026 Open Enrollment?

Open Enrollment is your opportunity to select or make changes to your benefit elections based on your needs.



3-Step Checklist for Enrollment October 27 — November 17, 2025



Step 1 - Consider the services you'll need for 2026

Assess how your needs may have changed over the past year and what's most important going forward. For example:

- Would you rather pay more in monthly contributions or at the time of service?
- Have you or your dependents been diagnosed with a new health condition that requires additional care or new providers?
- Do you anticipate any upcoming major medical costs like surgeries?
- Are you expecting a child or planning to expand your family?



Step 2 - Mark your calendar to attend a Benefits Drop-In Session

You will have the opportunity to ask questions about benefits and enrollment during virtual meetings before and during enrollment.

- ☒ Register for a [2026 Benefits Overview Session](#).
- ☒ View the [Benefits Drop-In Session schedule](#).



Step 3 - Enroll by Monday, November 17 at 5 p.m. ET

Elect your benefits through Workday during Open Enrollment. For questions, contact HR Services Monday – Friday, 8:30 a.m.– 5 p.m., at 412-268-4600 or 888-625-4600.

TAKE ACTION DURING OPEN ENROLLMENT!

- All employees are strongly encouraged to review their benefits during Open Enrollment.
- Health Care FSA, Limited Purpose FSA and Dependent Care Reimbursement Account (DCRA) elections WILL NOT automatically carry over and must be elected each year.



University-Paid Benefits

- Basic Life and Accidental Death and Dismemberment Insurance
- Short-Term Disability
- Long-Term Disability
- Employee Assistance Program
- Retirement Savings Plan



Employee-Paid Benefits*

- Medical Insurance and Prescription Drug Coverage
- Health Savings Account
- Flexible Spending Accounts
- Dental and Vision Insurance
- Supplemental Benefits: Accident, Hospital Indemnity, Critical Illness and Legal Insurance
- Supplemental Life and Accidental Death and Dismemberment Insurance

*Employee and company shared expenses



Is My Doctor In-Network?

It's an important consideration when weighing your medical plan options for 2026. To see if your preferred physicians and facilities are still in-network, check the Highmark or UPMC [provider directories](#).

Comparing Your Medical Coverage Options

Medical Insurance Benefits

Medical Insurance is an essential part of your overall health and wellness. Employees have a choice of comprehensive medical plans through Highmark Blue Cross Blue Shield or UPMC. You'll have access to a network of doctors and specialists to help you manage your health. You'll also have coverage for prescription drugs through CVS Caremark, including both generic and brand name medications.

Take a closer look at your medical plan options side-by-side. For more information, review the **2026 Benefits Guide**.

	EPO	HMO	PPO 1	PPO 2	HDHP PPO w/HSA
	Highmark only	UPMC only	Highmark & UPMC		
Deductible (Individual/Family)	\$250/\$500		\$375/\$750 IN \$750/\$1,500 OON Embedded ¹	\$750/\$1,500 IN \$1,500/\$3,000 OON Embedded ¹	\$2,000/\$4,000 IN \$4,000/\$8,000 OON CMU HSA seed: \$250/\$500 Non-Embedded ²
Out-of-Pocket (OOP) Maximum ⁴ (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 ⁵	90%		80% IN 60% of UCR OON ³	70% IN 60% of UCR OON ³	80% IN 60% of UCR OON ³
Copay (PCP/Specialist/ER)	\$25/\$40/\$150		\$30/\$50/\$150 IN 60% of UCR OON ³	\$35/\$60/\$150 IN 60% of UCR OON ³	80% IN 60% of UCR OON ³
Need PCP and/or referrals for specialist visits	No		N/A		
In-Network Benefits	Yes		Yes		
Out-of-Network Benefits	Emergency Only		Yes		
National Network Access	Yes	No National coverage only available for eligible dependents outside of Western PA (e.g., children away at college)	Yes		
Local Access (Pittsburgh Area): UPMC	Yes	Yes	Yes		
Local Access (Pittsburgh Area): Allegheny Health Network	Yes	No	Yes (Highmark) No (UPMC)		

ACRONYMS KEY

HDHP – High Deductible Health Plan

IN – In Network

OOP – Out of Pocket

OON – Out of Network

PCP – Primary Care Provider

UCR – Usual, Customary and Reasonable

1. When any individual meets the individual deductible, the plan begins to share cost with that person. The rest of the family combined must meet the remaining family deductible before the plan shares costs with them.
2. The plan begins to pay eligible medical and prescription drug expenses only when the family meets the entirety of their deductible.
3. Usual, customary, and reasonable charges the carrier has established for medical services. Out-of-network providers may bill you for their charges in excess of the UCR. Expenses in excess of the UCR do not count toward the out-of-pocket maximum.
4. For the HDHP with HSA, both medical and prescription drug costs accumulate towards the same OOP maximum. For all other plans, medical costs accumulate towards a medical OOP maximum while prescription drug costs accumulate towards a separate prescription OOP maximum.
5. Coinsurance is what the plan pays.

EPO & HMO: Both Exclusive Provider Organizations and Health Maintenance Organizations have lower out-of-pocket costs at the point of care but do not provide benefits for out-of-network providers, except in the case of an emergency. Members must use in-network providers.

PPO: Preferred Provider Organizations typically have a deductible and coinsurance. This type of plan allows you to use in- or out-of-network providers, although you receive a higher level of benefits when you stay in network for services.

HDHP: A qualified high-deductible health plan, or “HDHP,” has a higher annual deductible than a traditional health plan. Members pay all costs out of pocket or with an HSA until the annual deductible is met. Keep in mind that the deductible and out of pocket maximum are shared with the prescription plan.

Changes to CMU Health Plan Design

- Added \$0 Virtual Urgent Care
- Increased cost sharing to be more in line with median benchmark values as outlined in the chart below:

Plan	Details	2025	2026
HMO/EPO	Deductible (Individual/Family)	\$0/\$0	\$250/\$500
	Office Visit	\$20	\$25
	Specialist Visit	\$35	\$40
	Coinsurance	0%	10%
	ER Copay	\$100	\$150
	Out-of-Pocket Maximum	\$1,000/\$2,000	\$1,500/\$3,000
PPO I	Deductible (Individual/Family)	\$250/\$500	\$375/\$750
	Office Visit	\$20	\$30
	Specialist Visit	\$35	\$50
	ER Copay	\$100	\$150
	Coinsurance	10%	20%
	Out-of-Pocket Maximum	\$1,500/\$3,000	\$2,100/\$4,200
PPO 2	Deductible (Individual/Family)	\$500/\$1,000	\$750/\$1,500
	Office Visit	\$25	\$35
	Specialist Visit	\$40	\$60
	ER Copay	\$100	\$150
	Coinsurance	25%	30%
	Out-of-Pocket Maximum	\$3,000/\$6,000	\$4,500/\$9,000
HSA	Deductible (Individual/Family)	\$1,650/\$3,300	\$2,000/\$4,000
	Out-of-Pocket Maximum	\$3,300/\$6,600	\$4,000/\$8,000
Rx B	Brand Formulary Copay	35% max \$100/\$200	50% max \$200/\$400
	Specialty*	\$100	\$200
	Out-of-Pocket Maximum	\$2,650/\$5,300	\$3,300/\$6,600

When enrolled in PrudentRx, out-of-pocket costs will be \$0 for medications included on the PrudentRx specialty drug list.

Understanding the Difference: HSA vs LPFSA vs HCFSFA

	HSA	LPFSA	HCFSFA
Set Up	Automatic	Election	Election
Eligible Expenses	Medical, dental, vision and prescription	Dental, vision	Medical, dental, vision and prescription
2026 Max. Contributions	Individual: \$4,400	\$3,400	\$3,400
	Family: \$8,750		
	Catch-up (55 and Over): \$1,000		
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
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Unique Advantages	Accompanies an HD PPO plan and bridges the cost of care. Funds grow tax-free and are yours even if you leave CMU or retire.	Pairs with an HSA and can be used to pay for qualified dental and vision expenses. You can use rather than dipping into your HSA.	Can be used to pay for the qualified medical, dental, vision and prescription expenses. However, if you enroll in an HSA, you cannot use a HCFSFA.



HSA: Health Savings Accounts accompany High Deductible Health Plans and allow you to invest money to pay for qualified medical, prescription, dental, and vision expenses. You own this account and can take the account dollars with you if you leave the university. You must be enrolled in a Qualified High Deductible Health Plan to enroll in an HSA.

LPFSA: Limited Purpose Flexible Spending Accounts are a special type of FSA that can be used with an HSA and lets you use pre-tax dollars to pay for qualified dental and vision expenses. You must be enrolled in a Qualified High Deductible Health Plan to enroll in an LPFSA.

HCFSFA: Health Care Flexible Spending Accounts allow you to set aside a certain amount of pre-tax dollars to pay for qualified healthcare expenses. This essentially lowers the cost of healthcare by allowing you to pay with tax-free money. If you enroll in a HDHP and enrolled in an HSA, you are not eligible for an HCFSFA.

2026 Benefits Summary

Income Protection at-a-Glance

Carnegie Mellon offers a variety of programs, to protect you and your family from whatever tomorrow brings.



LIFE AND AD&D INSURANCE	WHO PAYS	OFFERED BY
Basic Term 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



SUPPLEMENTAL AND LIFESTYLE BENEFITS	WHO PAYS	OFFERED BY
Accident Insurance Accident Insurance pays benefits directly to you if you suffer a covered injury such as a fracture, burn, ligament damage, or concussion. The benefit amount is calculated based on the type of injury, its severity, and the medical services required in treatment and recovery.	EMPLOYEE	MetLife
Hospital Indemnity Insurance Hospital Indemnity Insurance pays benefits directly to you if you are admitted into a hospital for care or childbirth. You receive a benefit as soon as you are admitted and then an additional benefit based on the number of days you are confined to the hospital.	EMPLOYEE	MetLife
Critical Illness Insurance When a serious illness happens to you or a loved one, this coverage provides you with a lump-sum payment upon diagnosis.	EMPLOYEE	MetLife
Legal Insurance Legal Insurance provides access to a network of participating attorneys for help with a wide range of legal matters.	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.	EMPLOYEE	TIAA



READY FOR TOMORROW

Your retirement readiness checkup

Make the most of your retirement benefits during open enrollment.

Stay connected with your retirement planning

TIAA's online retirement tools make it easier to keep track of your finances from anywhere.

Are you on track? Take this quick assessment

Open enrollment isn't just about health benefits—it's the perfect time to ensure your retirement savings are working as hard as you are. Ask yourself:

- ☒ Am I contributing enough to maximize my retirement potential?
- ☒ Have I reviewed my investment strategy in the past year?
- ☒ Do I understand how my benefits will provide lifetime income?
- ☒ Am I taking advantage of all available TIAA resources?

Your TIAA advantage: Expert support at no extra cost



Schedule a 1:1 consultation with a TIAA financial consultant at no extra cost. Call TIAA at **800-732-8353** weekdays, from 8 a.m. to 8 p.m. (ET) or make an appointment at tiaa.org/schedulenow.



Get the TIAA mobile app to check your balances, view your beneficiaries, make updates, set up alerts, and more.



Create your personalized plan by logging in at tiaa.org/advicenow to create a customized action plan with saving and investment recommendations. You can also visit tiaa.org/tools for retirement planning, saving and investing, taxes, and budgeting support.

3 ESSENTIAL ACTIONS FOR YOUR FINANCIAL FUTURE

1. Manage your voluntary contributions

To view and manage your voluntary contributions to the Carnegie Mellon University retirement plans, visit tiaa.org/carnegiemellon and log in to your account. Select Accounts, then select Manage contributions. You can:

- Allocate your voluntary contributions as pretax and/or Roth after-tax contributions
- Automatically increase your voluntary contribution amount over time
- Choose the amount, the date of first increase, and the frequency

Smart move: If you received a raise this year, consider directing that increase straight to retirement savings.

2. Review your investment options

You have several ways to view investment information and performance for your Carnegie Mellon University retirement plans:

- Visit tiaa.org/carnegiemellon and select the "Investment options" tab to explore all investments offered in each plan
- Select "Research and performance" to view **Morningstar ratings** and filter by retirement plan
- Log in to tiaa.org and select "Research investments" under "Quick links"

3. Update your beneficiaries

Beneficiaries are important and may change over time as life changes occur. To view and manage your beneficiaries, log in to your account at tiaa.org. Select Profile, then select Manage beneficiaries under Quick links.

Act during open enrollment

While you're updating your health benefits in Workday, don't forget to:

- Review your retirement contribution rate
- Update your beneficiaries for all accounts at **tiaa.org**
- Schedule a consultation with a TIAA financial consultant



Questions about your retirement benefits?

Contact TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET).

Visit **tiaa.org/carnegiemellon** or download the TIAA mobile app using Google Play (for Android devices) or App Store (for Apple devices).

Your future self will thank you for the decisions you make today.

Make this open enrollment count for your retirement readiness too.



Need help with enrollment?

Contact CMU HR Services at **412-268-4600** or **888-625-4600**, Monday through Friday, 8:30 am to 5 p.m.



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