University of Southern Indiana
2026 Insurance Renewal

Medical, Dental, Vision, Life, Disability, and Flexible Benefit Plans

November 6, 2025

Goals for 2026 Renewal

- Achieve low to moderate health cost increases
- Continue to review and optimize medical plan design for improved future cost control and compliance while maintaining employee choice and competitive benefits

Medical Insured Population Trends

Population Comparison	Oct 2024	Oct 2025	% Change
Active Benefit Eligible Employees	877	890	3.15%
Active Employees Insured	756	772	4.02%
Retirees Insured	467	474	3.16%
Total Insured	1,223	1,246	3.69%

Employee Participation by Medical Plan

Plan Participants	Oct 2024	Oct 2025	% Change
Core PPO	354	288	-18.64%
HSA	180	169	-6.11%
Surest	238	346	45.38%
Total Insured	772	803	4.02%
Waiving Medical	118	115	-2.54%
Total Ben Eligible Employees	890	918	3.15%

Benefit Renewal

The University has partnered with NFP, an Aon Company, since 2021 for benefit consultant services.

Retiree Medical
(Medicare Advantage Plan)

Plan	Total Monthly Premium*	USI Monthly Premium	Retiree Monthly Premium
Buy-up Plan	$313.62	$235.22	$78.41
Core Plan	$197.62	$148.22	$49.41

* Premiums are based off retiree paying 25% of premium.

Outcome of Medical Renewal
Active Employee Plans

Plan	% Increase
Core PPO	15%
HSA	10%
Surest	15%

Outcome of Medical Renewal
Active Core PPO Plan

Type/Tier of Coverage	Total Monthly Premium	USI Monthly Medical	Employee Monthly Medical
Single	$ 1,082.36	$ 911.02	$ 171.34
Employee + spouse	$ 2,383.20	$ 2,005.68	$ 377.52
Employee + child(ren)	$ 1,795.34	$ 1,511.00	$ 284.34
Family	$ 2,968.20	$ 2,497.98	$ 470.22

* Premiums listed are for employees with salary $41,000 and above.

Outcome of Medical Renewal
Active HSA Plan

Type/Tier of Coverage	Total Monthly Premium	USI Monthly Medical	Employee Monthly Medical
Single	$ 742.58	$ 657.66	$ 84.92
Employee + spouse	$ 1,634.74	$ 1,447.64	$ 187.10
Employee + child(ren)	$ 1,231.60	$ 1,090.68	$ 140.92
Family	$ 2,035.92	$ 1,802.90	$ 233.02

* Monthly Premiums listed are for employees with salary $41,000 and above.

Outcome of Medical Renewal
Active Surest Plan

Type/Tier of Coverage	Total Monthly Premium	USI Monthly Medical	Employee Monthly Medical
Single	$ 875.50	$ 797.18	$ 78.32
Employee + spouse	$ 1,927.46	$ 1,754.94	$ 172.52
Employee + child(ren)	$ 1,452.06	$ 1,322.12	$ 129.94
Family	$ 2,400.56	$ 2,185.68	$ 214.88

* Monthly Premiums listed are for employees with salary $41,000 and above.

Plan Design

- No plan design changes for Surest or Core plans

- The HSA deductible will increase to $3,650/single coverage and $7,250/family coverage due to IRS requirements.

Dental (1 year renewal)

Type/Tier of Coverage	Total Monthly Premium	USI Monthly Premium	Employee Monthly Premium
Single	$ 30.94	$ 24.74	$ 6.20
Employee + spouse	$ 65.34	$ 52.26	$ 13.08
Employee + child(ren)	$ 77.20	$ 61.76	$ 15.44
Family	$ 112.30	$ 89.84	$ 22.46

Vision

- The vision insurance was renegotiated with Anthem Blue View Vision with a two-year agreement.
  - No premium increases
  - Two-year rate guarantee

2026 Status of Other Plans

- Short Term Disability insurance, Long-Term Disability insurance, Basic Life insurance, Voluntary Life insurance, Voluntary Hospital Indemnity, Voluntary Critical Illness, and Voluntary Accident coverage were renegotiated with Sun Life.

- Basic Life Insurance and Long-Term Disability increases were nominal.

2026 Status of Other Plans

- The prescription benefit provider will remain CVS Caremark.

- The Flexible Spending and Dependent Care Flexible Spending Account provider from will continue to be Voya.

Plans for 2026 and Beyond

Evaluate Benefit Broker Relationship

- Plan Optimization and Benchmarking
- Cost Forecasting (short and long term)
- Compliance Support

Questions?