UNIVERSITY OF SOUTHERN INDIANA

2026

RETIREE BENEFITS GUIDE

This publication contains important information about your Retiree benefit program. Please read thoroughly.

Introduction

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Your 2026 Retiree Benefits Guide

At the University of Southern Indiana, we value our retirees. This retiree benefits guide summarizes retiree benefits to help you understand them.

To be eligible for USI Retiree benefits an employee must have retired as an official retiree under one of the University's retirement plans and also have been eligible for medical, dental and/or life.

While employees hired after 7/1/2014 are not eligible for medical, dental or life, they may still be eligible for some benefits under the University's retirement plans once they have met the eligibility requirements of those plans.

What's new for 2026?

- **New rates are listed in this guide**
- Non-Medicare eligible retirees can change plans and do not have to correspond with Medicare eligible partners/dependents.
- Medicare eligible retirees can change plans and do not have to correspond with partners/dependents.
- **Pre-65 UMR Core PPO Plan**: Deductibles, co-pays, coinsurance, and maximum out–of-pocket maximums for Core PPO plan remain unchanged.
- **Pre-65 Surest PPO Plan:** Each year, Surest evaluates providers and adjusts co-pays based on their performance.
    - To find the co-pays for 2026, **members can visit the member** website or app on October 29.
    - If eligible, but not a member yet, please visit the pre-member website at join.surest.com/Indiana/access-login for more information. Access Code: Indiana2026
    - United Healthcare Core (UHC) Medicare Advantage Plan: Deductibles, co-pays, coinsurance, and maximum out–of-pocket maximums for the plan will remain at to $2,000.
- **United Healthcare (UHC) Buy-up and Core Medicare Advantage Plan:** Deductibles, co-pays, coinsurance, and maximum out–of-pocket maximums for the plan will remain at $2,000. *Additionally, the Inflation Act of 2022 requires Medicare Part D plans to change the out-of-pocket maximums. The 2026 Plan Year is $2,100, which is a $100.00 increase from last year.*
- **Pre-65 CVS Caremark Prescription Plan:** The prescription plan will still be managed by CVS Caremark.
- **WellBridge Surgical:** If the time comes and a member needs surgery, WellBridge Surgical is available to Pre-65 UMR Core and Surest members at **no member cost**. Learn More about Wellbridge Surgical at wellbridgesurgical.com.
- **Dental:** There are no premium increases or plan design changes to the Dental plan. HRI Dental and Vision will continue to be the provider.

Frequently Asked Questions are located at usi.edu/hr/benefits/open-enrollment-retirees.

Medicare Eligible Medical

The University of Southern Indiana offers a robust medical insurance program to eligible retirees. We partner with **United Healthcare (UHC)** to offer this coverage. You have the option of choosing one of two medical plans. The plans are administered by United Healthcare with a Preferred Provider Organization (PPO) network of doctors and medical facilities. The wide range of in-network providers offers you access to quality care with the least amount of out-of-pocket expenses to you when you receive services from in-network providers.

United Healthcare Program

United Healthcare is dedicated to helping retirees live a full and healthy life in retirement. Retiree's enjoy gym access through the **Silver Sneakers** program and wellness resources through the **Renew** Program. Visit the United Healthcare retiree website for more information on these programs.

Retiree Contributions

The number of years of service a retiree had at the time of retirement determines the premium:

20+ Years = 25%

15-19 Years = 50%

10-14 Years = 75%

	Core Plan	Buy-up Plan
Retiree contribution	**25%**	
Per member	$49.41	$78.41
Retiree contribution	**50%**	
Per member	$98.81	$156.81
Retiree contribution	**75%**	
Per member	$148.22	$235.22

UHC Member Site

The UHC member site, uhc.retiree.com offers many valuable services including the following:

- **Provider listings**
- **Explanation of Benefits (EOB)**
- **Plan coverage and ID cards**

Medical Benefits

This plan summary is intended to be a brief outline of your in-network coverage. The entire provisions and out-of-network benefits are contained in the group contract. Coinsurance percent reflects the employee share.

Services	Core Plan	Buy-up Plan
Annual Deductible		
Per member	$500	$250
Out-of-Pocket Limit (Includes Deductible)		
Medical	$2,250	$1,500
Rx	$2,100	$2,100
Hospital		
Inpatient	20% after Deductible	20% after deductible
Outpatient	20% after Deductible	20% after deductible
Emergency Room	$120 copay	$120 copay
Physician Visits and Ancillary Services		
Preventive Care	0%	0%
Office Visits	$30 copay	$20 copay
Chiropractic Care	$30 copay	$20 copay
Urgent Care	$65 copay	$50 copay
Lab/X-ray/Radiology	20% after deductible	20% after deductible
Prescription Drugs (Retail 30-supply)		
Tier 1	$10	$10
Tier 2	$40	$24
Tier 3	$60	$40
Tier 4—Specialty	$100	$100
Prescription Drugs (Mail 90-supply)		
Tier 1	$20	$20
Tier 2	$80	$48
Tier 3	$120	$80
Tier 4—Specialty (30 day only)	$100	$100

Non-Medicare Eligible Medical

The University of Southern Indiana offers a robust medical insurance program to eligible retirees. We partner with **UMR** to offer this coverage. The plans are administered by UMR with a Preferred Provider Organization (PPO) network of doctors and medical facilities. The wide range of in-network providers offers you access to quality care with the least amount of out-of-pocket expenses to you when you receive services from in-network providers.

Retiree Contributions

The number of years of service a retiree had at the time of retirement determines the premium:

20+ Years = 25%

15-19 Years = 50%

10-14 Years = 75%

	Core Plan	Surest Plan
Retiree contribution	**25%**	
Employee Only	$270.59	$218.88
Employee and Spouse	$595.80	$481.86
Employee and Child(ren)	$448.84	$363.01
Employee and Family	$742.05	$600.13
Retiree contribution	**50%**	
Employee Only	$541.18	$437.75
Employee and Spouse	$1,191.60	$963.73
Employee and Child(ren)	$897.67	$726.03
Employee and Family	$1,484.10	$1,200.28
Retiree contribution	**75%**	
Employee Only	$811.77	$656.62
Employee and Spouse	$1,787.40	$1,445.60
Employee and Child(ren)	$1,346.51	$1,089.04
Employee and Family	$2,226.15	$1,800.43

Many valuable resources can be found on the member sites:

- **Provider listings**
- **Explanation of Benefits (EOB)**
- **Plan coverage and ID cards**

UMR Member Site: UMR.com

Surest Member Site: Benefits.surest.com

Medical Benefits

This plan summary is intended to be a brief outline of your in-network coverage. The entire provisions and out-of-network benefits are contained in the group contract. Coinsurance percent reflects the employee share.

Services	Core Plan	Surest Plan
Annual Deductible	Embedded	Embedded
Single	$750	$0
Family	$1,500	$0
Out-of-Pocket Limit (Includes Deductible)		
Single	$4,500	$4,000
Family	$9,000	$8,000
Lifetime Maximum	Unlimited	
Hospital		
Inpatient	20% after Deductible	$10-2,000 copay
Outpatient	20% after Deductible	$10-2,000 copay
Emergency Room	$250 copay	$180 copay
Physician Visits and Ancillary Services		
Preventive Care	0%	0%
Office Visits	$30 copay	$5-40 copay
Chiropractic Visits	$30 copay	$10 copay
Urgent Care	$75 copay	$20 copay
Lab/X-Ray/Radiology	20% after deductible	$0
Prescription Drugs (Retail 30-supply)		
Tier 1	$10	$5
Tier 2	$40	$20
Tier 3	$60	$40
Tier 4—Specialty	30%	30%

WellBridge Surgical

Surgical Services from WellBridge Surgical – **zero cost share for UMR Core and Surest members and lower cost for the Medicare Advantage plans.**

Indiana is the fourth most costly state in which to have surgery.* WellBridge Surgical was created to change that by providing quality surgical services transparent, up-front prices. Now these services and benefits are available to UnitedHealthcare members:

TRANSPARENT, UP-FRONT PRICING

WellBridge tells you up front what each procedure will cost. And designed to be more affordable for both patients and employers.

QUALITY SURGICAL SERVICES

WellBridge offers over 3,500 procedures within 16 surgical specialties.

WELLBRIDGE SURGEONS

WellBridge hand-picked its Surgical Team from quality surgeons in the area, many performing the same procedures at nearby Indiana hospitals. One of the main differences is that WellBridge may be a more affordable location.

The WellBridge Process

WellBridge puts you in control throughout the process. Here's how it works:

PATIENT IS CONSIDERING SURGERY

Whether you have been referred by your doctor, or you simply think you might need surgery, call WellBridge and schedule a consultation.

CONSULT WITH A WELLBRIDGE SURGEON

The surgeon performs an examination and discusses your options with you.

YOUR PROCEDURE IS SCHEDULED

The WellBridge team will take it from there!

If the time comes when you need surgery, you'll be glad you have UnitedHealthcare and WellBridge Surgical on your side. Contact WellBridge today for more information or visit their website.

Phone: 317.480.4200
Email: info@wellbridgesurgical.com
Website: wellbridgesurgical.com

Dental

We partner with HRI Dental/Vision (formerly known as Paramount) to offer you and your family members dental insurance. Visit **Insuringsmiles.com and click "Already a member?"** to find in-network providers and access a variety of online tools and programs.

Prevention first! Your dental health is an important part of your overall health. Make sure you take advantage of your preventive dental visits. Preventive care services are covered at 100% if you visit an in-network provider. They are also not subject to the annual deductible.

How do I find an In-network provider?
This dental plan offers deeper discounts when you visit a provider that is in-network. in-network providers can be found on **Insuringsmiles.com** and click "Already a member?" then "Find a Dentist". Search by ZIP code or specialty.

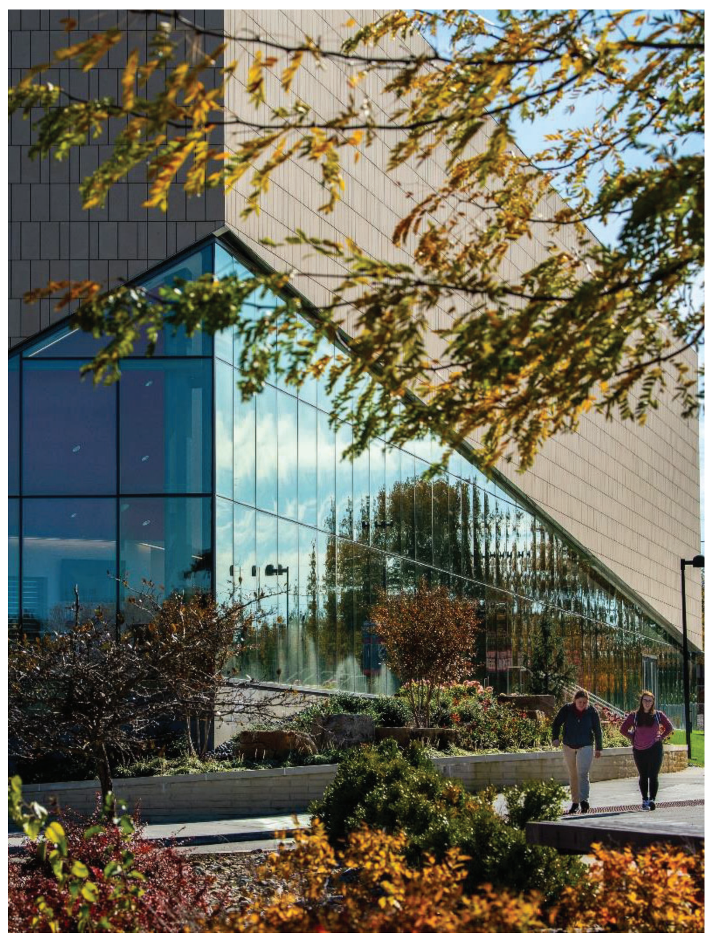
If you receive dental care outside of HRI Dental in-network dentists, you will likely pay a greater amount for dental care and the provider may balance bill you.

Plan Features

	In-network	Out-of-network
Network Details	PPO Dentists HRI Dental network	Dentists who do not participate in network.
Benefit Period	Calendar Year	
Deductible		
Single	$0 in-network / $0 out-of-network	
Two Person	$0 in-network / $0 out-of-network	
Family	$0 in-network / $0 out-of-network	
When does it apply?	When receiving Basic or Major services (Does not apply for Preventive services)	
Covered Services		
CLASS I: Preventive Services *Routine oral exams and cleanings, x-rays (bitewing), sealants and fluoride treatments*	Covered at 100%	Covered at 100% *With possible balance billing*
CLASS II: Basic Services *Periodontics (surgical and non-surgical), endodontics (root canals), oral surgery, fillings, prosthetic maintenance and x-rays (full mouth)*	Covered at 50%	Covered at 50% *With possible balance billing*
CLASS III: Major Services *Prosthodontics, crowns, inlays/onlays, Dentures, and bridges*	Covered at 50%	Covered at 50% *With possible balance billing*
Annual Maximum		
Maximum Benefit *Allowed per Benefit Period*	$1,350 per covered individual	
Orthodontia (adults and children)	Coinsurance 50%	Lifetime Maximum $1,200

Retiree Contributions

	25%	50%	75%
Retiree Only	$7.74	$15.47	$23.21
Retiree and Spouse	$16.34	$32.67	$49.01
Retiree and Child(ren)	$19.30	$38.60	$57.90
Retiree and Family	$28.08	$56.15	$84.23



On Campus Benefits

Athletic Events

Employees are eligible for a reduced price on season tickets for men's and women's basketball tickets. For all other Screaming Eagles athletic teams' home events, employees get in free.

Campus Dining

USI offers a variety of dining and snack locations throughout the University. From Chic-fil-a at the UC to The Red Mango at the Wright Admin Building, there are delicious options.

USI Aquatic Center

The Aquatic Center, located between the Screaming Eagles Arena and the Recreation, Fitness and Wellness Center, is available at no cost to employees. Outside of competition, the Aquatic Center will be available for open swim to the USI community during the week.

Recreation, Fitness and Wellness Center

The RFWC provides quality programs, services, and facilities to the diverse campus community by offering many recreational, fitness, and wellness activities. USI employees receive free access to the facility resources. Guest Passes are available for limited facility use.

Campus Emergency Information

USI RAVE Alert gives immediate notification via email, text message, and voice message about emergencies, severe weather, and other incidents impacting the University community. Everyone with a USI email address is automatically enrolled in the RAVE Alert system, but you must register your mobile phone number(s) to receive text and voice alerts.

David L. Rice Library

The Library supports the mission of the University of Southern Indiana by assisting the instruction and research efforts of the university's students and faculty through the provision of appropriate collections and services. Many resources are available for faculty research and teaching. USI employees enjoy many library privileges.

Dental Clinic

The Dental Hygiene Clinic offers affordable dental hygiene services to adults and children of all ages. All services are performed by students and are supervised and evaluated by dental hygiene faculty.

USI Deaconess Clinic

Located in the Fitness Center Room FC 261, the USI Deaconess Clinic is a full-service clinic offering medical services and health related information to students, faculty and staff.

Pedestrian, Bike and Nature Trails

USI boasts many miles of multi-use trails on its scenic 1,400-acre campus. The most popular trail is the USI-Burdette Trail connecting with Vanderburgh County's trail to Burdette Park.

The USI Website

The University has a very robust website with information regarding benefits, the latest version of the handbook, academic schedules, board of trustees meeting minutes and much more!

Employee Discount Program

The University's Procurement department maintains a listing of current discounts and offers for USI employees.

Athletic and Theater Tickets

The University offers discounted tickets for USI employees.

For more information visit: USI.edu/hr/benefits/on-campus-benefits

USI Retirees

Stay Informed! Stay Involved! Stay Connected!
USI Retirees played an active role in helping USI become the university it is today. As a retiree, you are invited to join the USI Retirees group to stay in touch with friends and former colleagues.

USI Retirees is a social organization that allows us to stay connected to the University and its larger communities. Retired USI employees, partners, spouses, and surviving spouses, as well as employees who separated from the university in good standing with 10 or more years of service may join as active members for only $20 per year (per person). Dues are used to underwrite scholarships each fall and spring semester and to help defray the cost of our activities. We invite you to review our by-laws and to read past issues of our newsletter and to consider events on our schedule.

Joining is easy! Just go to **USI.edu/retirees** and then click on the online payment button to fill in your information and pay with a credit card. Or you can complete the membership form, include your check (made payable to USI Retirees), and send to:

University of Southern Indiana
USI Retirees, c/o USI Foundation
8600 University Boulevard
Evansville, IN 47712

For questions, email usi.retirees@usi.edu

Activities

Each Year the Coordinating Council plans activities for retirees. Some recent activities include:

- Screaming Eagles Athletic Events
- NOT Back to School lunch at the beginning of each semester
- Cooking class
- Tour the Evansville Wartime Museum
- Special showing at an Art Gallery
- Floral arranging class
- So much more

Student – Employee Awards

Each fall and spring semester USI Retirees give awards to USI employees who are completing their first undergraduate or first advanced degree. The dues collected by USI Retirees fund these awards!

Structure

The Coordinating Council governs the USI Retirees group. The Council plans events, manages finances and connects with the University for retiree related activities. At the annual meeting active/voting members elect eight members to the coordinating council to serve on staggered two-year terms.

Contact Information

Medical – Non-Medicare Eligible

UMR
833-639-1637
UMR.com

Medical – Medicare Eligible

United Healthcare
877-714-0178, TTY 711
retiree.uhc.com/

Prescription Drug – Non-Medicare Eligible

CVS/Caremark
844-259-1254
caremark.com

Prescription Drug – Medicare Eligible

OptumRx
877-714-0178, TTY 711
retiree.uhc.com/

Dental

HRI Dental and Vision
800-727-1444
Insuringsmiles.com

Basic

Sun Life
800-247-6875
sunlife.com/us

Retiree Premium Billing

Amwins
855-345-7788

Human Resources

University of Southern Indiana
812-464-1815
USI.edu/hr

Retirement Plans

TIAA
800-842-2252
tiaa.org

Retirement Plans

INPRS
844-464-6777
in.gov/inprs/

USI is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, age, pregnancy, genetic information, disability, status as a protected veteran, or any other protected category under applicable federal, state, and local laws.

This Benefit Enrollment Guide is only intended to highlight some of the major benefit provisions of the University plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's Summary Plan Descriptions for further detail.
Should this guide differ from the Summary Plan Descriptions, the Summary Plan Descriptions prevail.