FURMAN UNIVERSITY

OPEN ENROLLMENT INFORMATION SESSIONS

Fall 2026

ONEDIGITAL



Agenda Items

- Open Enrollment Overview
- 2027 Benefits Overview
- 2027 Benefit Plan Details
- Questions



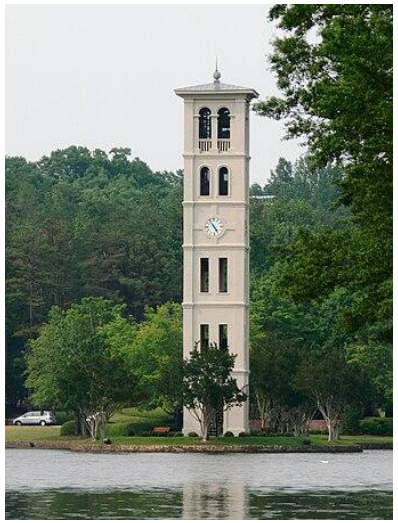
Open Enrollment Overview

- Who: All Full-Time **Faculty and Staff**
- What: Annual Benefits **Open Enrollment (CY 2027)**

  (Benefit elections effective January 1st – December 31st)
- When: Sunday, **November 8th – Saturday, November 21st**
- Where: **Digitally** on an Electronic Device(except cell phone)
- How**:** Elections made in the **Workday System**

  (All benefit elections will rollover from 2026 except for the f.s.a and the h.s.a)
- Why**: Review and Modify** Benefit Selections for 2027

  (Changes can only be made during Open Enrollment unless there is a qualifying life event(QLE) that takes place during the year i.e (marriage, birth, employment change, etc.))



2027 Brief Benefits Overview

Benefit	Vendor	Changes
Medical	**BCBS**	No Plan Design Changes: $2,500 PPO;$6,500 PPO; $4,000 HDHP
Dental	**BCBS**	No Plan Design Changes
Vision	**Unum**(Eyemed Network)	No Changes
Health Savings Account(H.S.A)	**Accrue Health**	2027 Annual IRS Contribution Limits: $4,500 Employee/ $9,000 Family
Flexible Spending Account(F.S.A)	**Flores**	2027 Annual IRS Contribution Limits: Pending
Life Insurance	**Unum**	No Changes
Short Term Disability(STD)	**Unum**	No Changes
Long Term Disability(LTD)	**Unum**	Rate Decrease
Voluntary Products: Accident, Critical Illness, Whole Life, Hospital Indemnity	**Unum**	No Changes
Legal & Identity Theft	**Metlife**	No Changes
EAP & Concierge	**Health Advocate**	No Changes
Client Advocates	**One Digital**	No Changes

Medical



Benefit Plan Discussions & Strategic Collaboration

- Ongoing Discussions & Collaboration:
  - Benefits Advisory Committee, Senior Leadership, etc.
  - Benefits Broker
  - Providers: BCBS, Prisma, etc.

- Factors: Rising Healthcare & Rx Cost, Quality of Care, Plan Design, Short/Long Term Planning, etc.

- 2027 Medical Plan Renewal
  - No Plan Design Changes ($2,500 PPO/ $6,500 PPO/ $4,000 HDHP)
  - Premium Changes:
    - Annual Base Salary < $50k: Rates remain unchanged from 2026
    - Annual Base Salary between $50k & $154k – Rates will increase by 6%
    - Salary >=$155k - Rates will increase by 7%

- Continued Education Efforts, Communications, Tools, Strategic Partnerships, etc.

2027 Medical Plan Highlights

Medical Plan Administrator:

- **Blue Cross Blue Shield of SC**

Pharmacy Benefit Manager (PBM):

- **Optum Rx**

BlueCross BlueShield of South Carolina



Medical Plan Options:

- **$2,500 PPO^ Plan**
- **$6,500 PPO Plan**
- **$4,000 HDHP* Plan**

Identification Cards:

- **List only the Faculty/Staff member**

Optum Rx®

Resources

- **MyHealth Toolkit/Smartshopper/Blue Care on Demand/My Health Novel/BCBS Rep Onsite**

^PPO – Preferred Provider Organization *HDHP – High-Deductible Health Plan

2027 Medical Plan Design

BlueCross BlueShield of South Carolina

	$2,500 PPO In-Network	$6,500 PPO In-Network	$4,000 HDHP In-Network
Primary Office Visit	$30 Copay	$35 Copay	20% after Ded
Specialist Visit	$50 Copay	20% after Ded	20% after Ded
Urgent Care	$50 Copay	20% after Ded	20% after Ded
Emergency Room	$250 Copay Then 20% after Ded	20% after Ded	20% after Ded
Telemedicine	$30 Copay	$35 Copay	20% after Ded
Preventive Care	100% Covered	100% Covered	100% Covered
Deductible (Individual/Family)	$2,500 / $5,000	$6,500 / $13,000	$4,000 / $8,000
OOPM (Individual/Family)	$7,000 /$14,000	$8,500 / $17,000	$7,750 /$15,500
Coinsurance	80% In Network 50% Out of Network	80% In Network 50% Out of Network	80% In Network 50% Out of Network

OOPM = Out of Pocket Maximum

2027 Pharmacy Plan Design

BlueCross BlueShield of South Carolina

	$2,500 PPO	$6,500 PPO	$4,000 HDHP
Retail (30 day)			
Generic	$20 Copay	$20 Copay	Subject to deductible
Preferred Brand	$50 Copay	$50 Copay	Subject to deductible
Non-preferred Brand	$100 Copay	$100 Copay	Subject to deductible
Specialty	$200 Copay	$200 Copay	Subject to deductible
Retail (90 day)			
Generic*	$60 Copay	$60 Copay	Subject to deductible
*90-day refills only available for generics at retail locations. Cost equates to 31-day supply times 3.			
Home Delivery (90 day)			
Generic	$30 Copay	$30 Copay	Subject to deductible
Preferred Brand	$110 Copay	$110 Copay	Subject to deductible
Non-preferred Brand	$200 Copay	$200 Copay	Subject to deductible
Specialty	Not Covered	Not Covered	Subject to deductible

Optum Rx®

MEDICAL |2027 Employee Biweekly Premiums

Plan	Tier	2026 Employee Premium	2027 Employee Premium	Premium Dollar Increase Amount	Premium % Increase Amount
$2,500 PPO	EE Only	$109.03	$115.58	$ 6.55	6%
	EE + Child(ren)	$226.75	$240.35	$13.60	6%
	EE + Spouse/Domestic Partner	$298.95	$316.89	$17.94	6%
	Family	$441.35	$467.83	$26.48	6%
$6,500 PPO	EE Only	$55.02	$58.32	$3.30	6%
	EE + Child(ren)	$76.59	$81.18	$4.59	6%
	EE + Spouse/Domestic Partner	$134.93	$143.03	$8.10	6%
	Family	$205.16	$217.47	$12.31	6%
$4,000 HDHP	EE Only	$27.04	$28.67	$1.63	6%
	EE + Child(ren)	$48.70	$51.63	$2.93	6%
	EE + Spouse/Domestic Partner	$73.74	$78.16	$4.42	6%
	Family	$115.00	$121.90	$6.90	6%



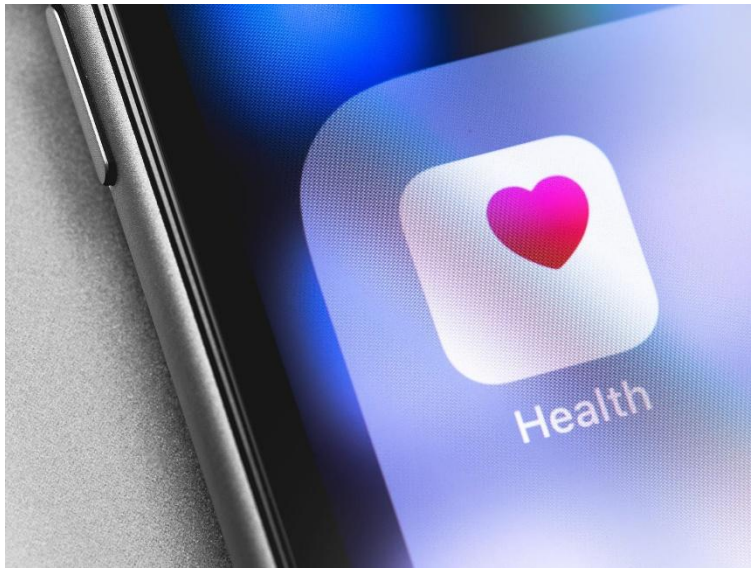
MEDICAL |2027 Employee Monthly Premiums

Plan	Tier	2026 Employee Premium	2027 Employee Premium	Premium Dollar Increase Amount	Premium% Increase Amount
$2,500 PPO	EE Only	$236.24	$250.42	$14.18	6%
	EE + Child(ren)	$491.29	$520.77	$29.48	6%
	EE + Spouse/Domestic Partner	$647.73	$686.59	$38.86	6%
	Family	$956.26	$1,013.64	$57.38	6%
$6,500 PPO	EE Only	$119.21	$126.36	$7.15	6%
	EE + Child(ren)	$165.94	$175.90	$9.96	6%
	EE + Spouse/Domestic Partner	$292.35	$309.89	$17.54	6%
	Family	$444.52	$471.19	$26.67	6%
$4,000 HDHP	EE Only	$58.59	$62.11	$3.52	6%
	EE + Child(ren)	$105.53	$111.86	$6.33	6%
	EE + Spouse/Domestic Partner	$159.76	$169.36	$9.60	6%
	Family	$249.16	$264.10	$14.94	6%



Continual Health Care Resources & Tools

- Blue Cross Blue Shield(BCBS)
  - ❖ My Health Toolkit
  - ❖ Blue Care on Demand
  - ❖ SmartShopper
  - ❖ BCBS Rep on Site
  - ❖ Other BCBS Tools
- Health Advocate Concierge Plan
- One Digital Client Advocates
- Employee Onsite Wellness Center
- Prisma Resources (Onsite Screenings/Mammograms/Health Coaching, etc.)



BCBS MOBILE APP |MY HEALTH TOOLKIT



VIEW PLAN INFORMATION

View deductibles and consult your benefits

ID CARDS

Download or send an electronic version of your ID card for you or a family member

FIND DOCTORS AND SERVICES

Valuable quality-of-care ratings and procedure estimates

LOOK UP DRUGS AND COMPARE PRICES

Research medications and dosages

Download today in the Apple App Store or in Google Play.

BCBS TELEMEDICINE |BLUE CARE ON DEMAND



What Conditions can be Treated?

- Allergies
- Colds & Flus
- Rashes
- Pink Eye
- Anxiety
- Depression
- Acne
- And more!

Care on the Go

- 24/7/365 on-demand access to board-certified physicians
- Average wait time of less than 15 minutes

Treats More than General Health

Your telemedicine provider gives you access to doctors specializing in primary care, dermatology, mental health, nutrition, and long-term care.

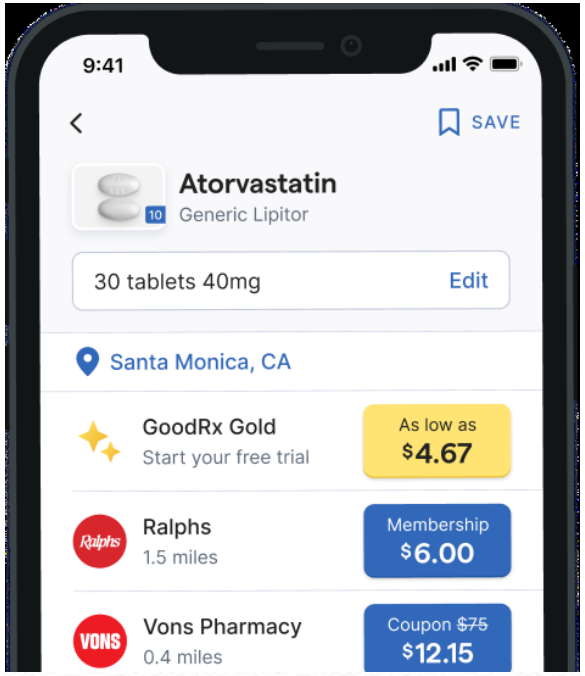
Cost Per Visit

- $2,500 PPO: $30 or $50 Copay
- $6,500 PPO: $35 Copay or 20% after Deductible
- $4,000 HDHP: 20% after Deductible

Get Started

Login to My Health Toolkit (BCBS SC mobile app)

GOOD RX |PHARMACY SAVINGS





- Virtual pharmaceutical comparison tool
- Retail and mail order pharmacies
- Provides coupons
- Can have lower prices than medical insurance
- Works for every member of your family- even pets
- 100% free

Visit www.goodrx.com or download the mobile app!

GoodRx purchases do not count toward deductibles since they are out-of-pocket expenses.

ADDITIONAL TOOLS AVAILABLE

Employee Wellness Center

- Furman/Prisma Health
- Hours:
  - Mondays 8:30am – 12:30 pm
  - Thursdays 12:30 pm – 4:30pm
- All faculty, staff, and spouses/domestic partners can utilize the Wellness Center
- Fee for HDHP Members

Medical Premium Discounts

- Requirements must be submitted to Prisma by December 1, 2026
- Requirements:
  - Health Risk Assessment (HRA)
  - Biometric Screening
  - Health Coach Provider (if needed)

SmartShopper with BCBS

- The cost of health care services vary based upon where you go. SmartShopper rewards you when you choose better-value care while saving you money.
- When you use SmartShopper to choose a more cost-effective provider, you'll get a reward check in the mail. It could range from $15 to $750, depending on the procedure and provider.

BlueCross BlueShield of South Carolina

Dental
Vision
Health Savings Account(H.S.A)
Flexible Spending Account (F.S.A)

ONEDIGITAL



2027 Dental Premiums & Plan Design

	Standard Plan	Premium Plan
Calendar Year Deductible - Individual - Family	$50 $150	$50 $150
Preventive Services	100%	100%
Basic Services	80% After Deductible	80% After Deductible
Major Services	50% After Deductible	50% After Deductible
Orthodontic (Child(ren) Only)	50% After Deductible	50% After Deductible
Orthodontic Lifetime Maximum	$750	$1,500
Annual Plan Maximum	$750	$1,500

Premiums (Monthly)	Standard Plan	Premium Plan
Employee Only	$34.72	$47.15
Employee + Spouse/Domestic Partner	$76.59	$104.01
Employee + Child(ren)	$91.81	$124.68
Employee + Family	$116.46	$158.16

Premiums (Biweekly)	Standard Plan	Premium Plan
Employee Only	$16.02	$21.76
Employee + Spouse/Domestic Partner	$35.35	$48.00
Employee + Child(ren)	$42.37	$57.54
Employee + Family	$53.75	$73.00

BCBS Dental Highlights:

- Large Network
- Both plans include child orthodontia(up to age 19)
- One Card for Dental and Medical(if applicable)



South Carolina

VISION | Plan Design & Cost

Low Plan	Bi-weekly	Monthly
Employee Only Premium	$4.10	$8.89
Employee + Spouse/Domestic Partner	$6.58	$14.25
Employee + Child(ren)	$6.72	$14.56
Employee + Family	$10.84	$23.48
High Plan	**Bi-Weekly**	**Monthly**
Employee Only Premium	$7.70	$16.68
Employee + Spouse/Domestic Partner	$12.31	$26.68
Employee + Child(ren)	$12.58	$27.25
Employee + Family	$20.17	$43.70

Plan Design	Low	High
Exam Copay	$20	$10
Exams/Lenses - Frequency	Once every 12 months	Once every 12 months
Frames	Once every 24 months	Once every 12 months
Elective Contacts	Up to $130	Up to $200
Medically Necessary Contacts	100%	100%
Retail Frame Allowance	Up to $130	Up to $200
Costco/Walmart Allowance	Up to $70	Up to $110

Unum/EyeMed Vision Highlights: Unum uses the EyeMed Network

HEALTH SAVINGS ACCOUNT (HSA) | ACCRUE HEALTH

	Individual	Family
2027 Contribution Maximum	**$4,400**	**$9,000**
2027 Employer Contribution	**$500**	**$1,000**
Age 55+ Catch Up	**$1,000**	**$1,000**

- Provider: Accrue Health (Blue Cross Blue Shield Vendor)
- Only HDHP Plan Members may enroll
- Contributions must be spent on medical, dental, vision, prescription and other healthcare expenses.
- Funds rollover and do not expire
- Annual Maximum Amounts include Furman & Employee Payroll Contributions & External Contributions.
- Various regulations governing H.S.A. Accounts and Medicare. Speak to a tax Advisor for additional information.
- Tax Advantages: Pre- tax Funds, Interest Bearing Account, Retirement Usage(consult with a tax advisor)

Please Note: If you enroll in Medicare at age 65, you can no longer contribute to your HSA. Consult your Tax Advisor.

FLEXIBLE SPENDING ACCOUNTS (FSA) | FLORES

- Three FSA options: A Health Care FSA, a Limited Purpose FSA, and a Dependent Care FSA
- These accounts have annual maximum contributions, must be used within the plan year, and save you money in taxes!

Healthcare FSA

- Eligible medical, dental, and vision expenses
- Not for HDHP members
- 2026 IRS Max: $3,400
- Funds available immediately
- Roll-Over: Up to $680
- You have until March 31st to submit receipts from the prior calendar year

Limited Purpose FSA

- Eligible dental and vision expenses
- Only for HDHP members
- 2026 IRS Max: $3,400
- Funds available immediately
- Roll-Over: Up to $680
- You have until March 31st to submit receipts from the prior calendar year

Dependent Care

- Qualified daycare, preschool, after-school, day camp, eldercare for tax dependents
- Eligible regardless of medical plan enrollment
- 2026 IRS Max: $7,500 per household
- Funds accumulate

All FSA elections do not roll over and must be actively made each year during Open Enrollment.
2027 FSA Annual Maximums Pending.

2027 F.S.A. & H.S.A. Overview & Comparison

	F.S.A.	H.S.A.
Provider	Flores	Accrue Health
Employee Contributions	Yes	Yes
Employer Contributions	No	Yes
Annual Contribution Limits	**2026: $3,400/Medical & Limited Purpose; 2026: $7,500/Dependent Care**	**$4,500* Employee $9,000* Family**
Catch-Up Contributions(55+)	No	$1,000
Funds Available on Day 1	Yes^	No
Rollover	Current(Up to $680) (Medical & Limited Purpose Plans Only)	All
Debit Card	Yes	Yes

- Includes Employee and Employer Contributions
- ^Not applicable for Dependent Care FSA

Flores 24/7

ACCRUE HEALTH

Ancillary Benefits

- Life Insurance
- Disability
- Accident
- Critical Illness
- Hospital Indemnity
- Whole Life
- Legal/Identity Theft
- Other Perks/Benefits

ONEDIGITAL



BASIC LIFE AND AD&D |UNUM

Provides financial support in the untimely passing of a covered participant or if a participant is affected by a debilitating injury.



EMPLOYEE – Option 1 **1.5X annual earnings up**

Life and AD&D Benefit Amount: **to maximum of $400,000**

Furman will pay for the entire premium and the employee will be responsible for the imputed tax on coverage amounts over $50,000.

EMPLOYEE – Option 2

Life and AD&D Benefit Amount: **Flat $50,000**

Furman will pay the entire premium with no imputed tax.

Please remember to update your beneficiary!

BASIC LIFE AND AD&D |UNUM

Provides financial support in the untimely passing of a covered participant or if a participant is affected by a debilitating injury.



SPOUSE

Life and AD&D Benefit Amount:	**Flat $10,000**

DEPENDENT

Life and AD&D Benefit Amount: **Ages 14 days – 6 months**	**Flat $500**
Life and AD&D Benefit Amount: **Ages 6 months – 26 years**	**Flat $10,000**

Furman pays more than 50% of the monthly premium.
Please remember to update your beneficiary!

SUPPLEMENTAL LIFE AND AD&D |UNUM

Provides added financial support in the untimely passing of a covered participant or if a participant is affected by a debilitating injury.

	Employee	Spouse	Child(ren)
Election Increments	$10,000	$5,000	$2,500
Coverage Amount Maximum	Up to 5x earnings or $500,000	Up to $150,000, not to exceed employee election	Up to $10,000 (6 Months to 26) *Flat $500 (14 Days – 6 Months)*
New Hire Guaranteed Issue (GI)	$400,000 (Under Age 70) $260,000 (Ages 70 – 74) $200,000 (Ages 75+)	$50,000	$10,000 (6 Months to 26) *$500 (14 Days – 6 Months)*

100% Employee-Paid

Remember to complete an EOI form if electing over the GI or enrolling as a late entrant!

Enrolled employees/spouses can annually increase coverage up to the GI amount.

DISABILITY |UNUM

Short-Term and Long-Term Disability insurance provides partial income replacement if you are affected by an eligible non-work-related* injury or sickness.

	Short-Term Disability – Option 1	Short-Term Disability – Option 2	Long-Term Disability*
Benefit	60% of weekly earnings up to $1,000	60% of weekly earnings up to $1,000	60% of monthly earnings up to $12,000
Elimination Period	7 Days	30 Days	90 Days
Maximum Benefit Duration	12 Weeks	9 Weeks	SSNRA
Cost	100% Employee-Paid	100% Employee-Paid	100% Employee-Paid

Short Term Disability

- Staff only eligible for Short Term Disability – Voluntary
- Late entrants may enroll in Short Term Disability but will be subject to the completion and approval of a medical questionnaire.
- No changes in Premiums. Premiums based on salary and automatically calculated in Workday.

Long Term Disability

- Faculty and Staff automatically enrolled in Long Term Disability.
- Premiums will decrease by 14.3%. Premiums based on salary and automatically calculated in Workday.

*Work-related injuries maybe covered by LTD if out of work >90 days.

SUPPLEMENTAL BENEFITS | UNUM

These benefits can offer you a lump-sum payment should you get sick or are in an accident.

Accident

- Lump sum benefit based on the type of accident you incur
- Examples of covered conditions include sprains and fractures

Hospital Indemnity

- Benefit if you undergo hospital confinement ($1,000 for hospitalization & $100 daily benefit)

Whole Life

- Beneficiary receives cash upon death
- Elections made by contacting Unum directly
- Not eligible for the wellness benefit

Critical Illness

- Lump sum benefit based on the diagnosis
- Paid out upon the initial diagnosis
- Examples of covered conditions include heart attack, stroke, major organ failure, and kidney failure

Perk for Each Worksite Plan

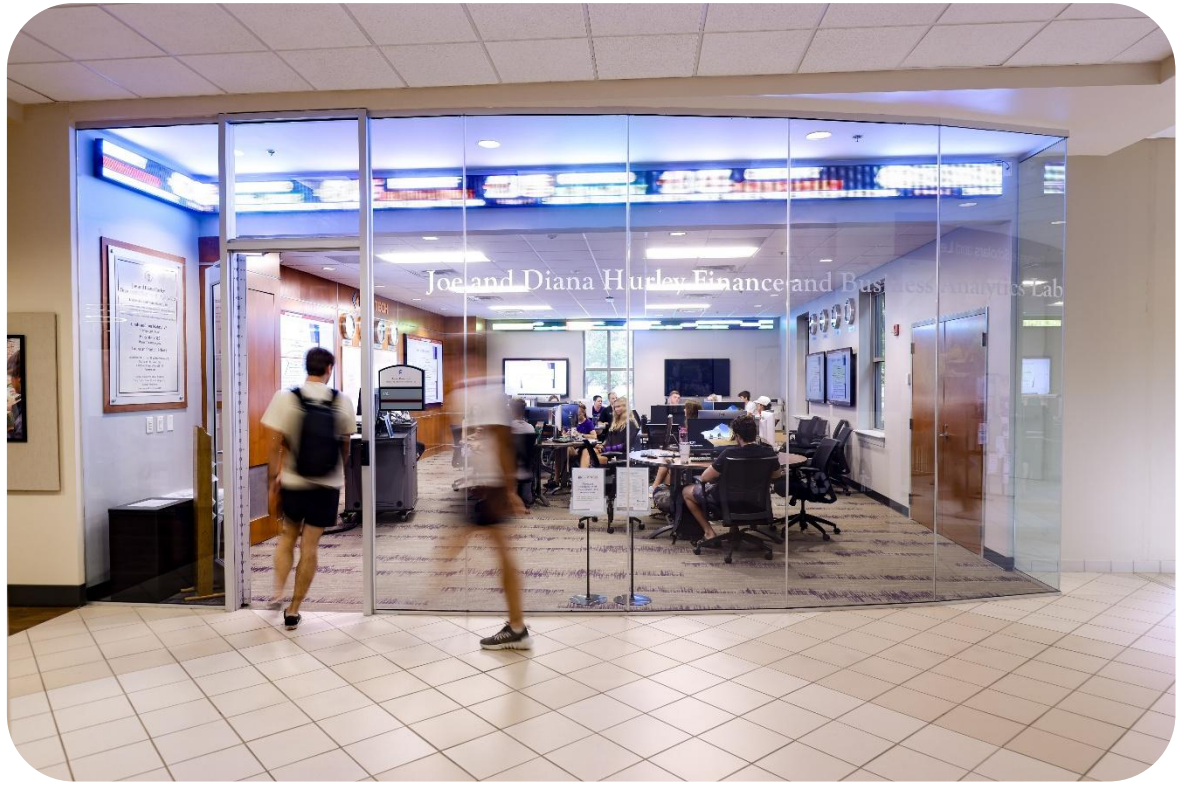
(Not including Whole Life)

- Each enrollee is eligible to receive a $50 wellness benefit. They will receive a payout for each benefit they are enrolled in.
- To receive the wellness benefit, enrollees must have a qualifying preventive care exam during their plan year and submit their claims.



If your spouse is also a benefits-eligible employee at Furman University, then you may not be eligible to purchase spousal coverage for critical illness and accident benefits. If both spouses are employed at Furman University, only one spouse can elect critical illness and accident coverage for their child(ren). Please refer to the plan documents for more details.

LEGAL BENEFITS | METLIFE



Legal Services | MetLife

- Access a network of local attorneys who can be there when you need them most
- Range of Expertise: Personal legal matters, including wills, real estate matters, and more

Identity Theft | MetLife

- Helps shield personal information from thieves and hackers
- Coverage for credit monitoring
- Provides credit reports
- Access to fraud investigator

Premiums | MetLife

- $27.20 monthly (covers spouses/domestic partners and dependent children)

EMPLOYEE ASSISTANCE PROGRAM (EAP) | HEALTH ADVOCATE

- Confidential counseling, support, and resources for various personal issues.
- Service is available to you and your covered dependents 24/7/365
- Employer-paid: No cost to you



This benefit can help you and your covered dependents:

- Access short term counseling & support for work-life needs + support for supervisors
- 8 free counseling visits per person via in-person, telephonic, & video counseling
- Help you understand your health conditions, diagnoses, & treatments

One Digital Client Advocates

One Digital/Benefits Consultant

- Human Resources, Providers, Benefits Committee
- Strategic Discussions
- Market/Industry Analysis
- Overall Benefits Package – Sustainability, Retention, Attraction and Recruitment
- Provides access to Client Advocates

Contact your OneDigital Client Advocate for support with:

- Benefits questions
- Locating in-network care
- Billing issues
- Claims and appeals support
- ID card assistance



Candace Ballard
Lorette Vivar
Marilyn Harris-Davis
1888.617.7644
furmanbenefits@onedigital.com

Don’t Forget About Other Benefits & Perks

- Staff AC - Purple Envelopes, various engagement efforts
- Wellness Program – Group Exercise, Wellness Release Time, Massages, etc.
- Physical Activities Center (PAC)
- Various Discounts - Dining Hall, Bookstore, etc.
- Athletic Tickets
- Time Off – Holidays, Vacation, Sick Time, Paid Leave
- Retirement
- Education Benefits
- Library Membership
- Paladin Perks/Working Advantage
- Other Intangible Benefits
- Visit the Human Resources website for additional information.



Open Enrollment Resources & Reminders

Resources

- Open Enrollment Email Communication
- Information Sessions
  - Tues, 11/4 @ 10am – Burgess Theater
  - Dep/Division Meetings
- Human Resources Website Contents
- Open Enrollment Check List
- 2027 Benefits Guide(Pending)
- Benefits at a Glance(B.A.G)(Pending)
- BCBS One-on-One Meetings
- Computer Assistance Sessions
- Client Advocates – One Digital
- Medical Comparison Sheet
- Other

Reminders

- Available in Workday beginning 11/8 – 11/21
- Coverage effective January 1, 2027
- Complete EOI/Medical Questionnaire if applicable for Disability and Life(late entrants)
- Update dependent information if needed.
- Consider some of the voluntary benefits to provide some protection for the medical plan.
- Consider tax savings benefits to help with healthcare cost in general.



QUESTIONS?

ONEDIGITAL

