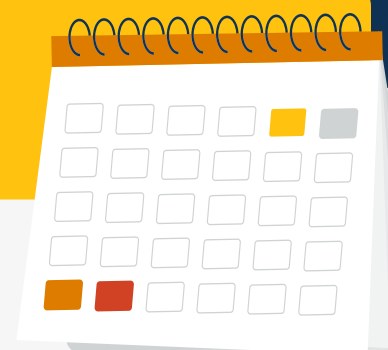


2027



OPEN ENROLLMENT HIGHLIGHTS

BENEFITS OPEN ENROLLMENT:
OCTOBER 21 – NOVEMBER 11, 2026



JOIN US FOR A BENEFITS FAIR!

**Drexel University City Campus,
Creese Student Center, Behrakis Hall**

Tuesday, October 27

Benefits Fair: 10am – 2pm

Vaccine Clinic: 10am – 4pm

**Salus Elkins Park Campus,
Hafta Student Community Center**

Thursday, October 29

Benefits Fair & Vaccine Clinic: 10am – 2pm

CHOOSE YOUR BENEFITS CAREFULLY!

This is the one time each year that you have the ability to make changes to your elections. The benefits you are enrolled in will be effective from January 1, 2027 – December 31, 2027.

You cannot make changes during the year unless you have a qualified life status change, such as marriage or the birth/adoption of a child.

Be sure to take time to review your needs, understand the benefits available to you, and confirm that your elections are right for you and your family. We strongly encourage all employees to log in to the **My Drexel Benefits** portal to review their current elections and 2027 plan rates.

IMPORTANT:

Health Savings Account (HSA), Health Care Flexible Spending Account (Health Care FSA), and Dependent Care Flexible Spending Account (Dependent Care FSA) elections do **not** automatically carry over from year to year.

If you want to contribute to any of these accounts in 2027, you must make a new election during Open Enrollment.

WHAT'S NEW IN 2027

PLAN CONTRIBUTION CHANGES

Due to the continuing rise in healthcare costs, there will be an increase in contributions of 5% for the medical and prescription plans, 5% for the dental plans, and vision will have no rate increase this year.

To view the 2027 rates, [click here](#).

WORKING SPOUSE SURCHARGE FOR MEDICAL & PRESCRIPTION DRUG PLANS

During this year's open enrollment, Drexel will be introducing a working spouse surcharge for employees who choose to enroll a spouse or domestic partner in the University's medical plan when that spouse or domestic partner has access to employer-sponsored medical coverage through their own employer.

In these cases, a **\$100 per month surcharge (bi-weekly = \$46.16)** on a pre-tax basis will apply for spouse coverage effective January 1, 2027. This change is intended to help manage rising healthcare costs while continuing to provide high-quality, affordable benefits for our campus community.

How it will work:

Employees who are covering a working spouse or domestic partner on their medical plan, either under Employee & Spouse, Employee & Domestic Partner, or as Family coverage will have a surcharge of \$100 applied to their account.

While in the **My Drexel Benefits** portal, employees will be asked to confirm whether their spouse has access to other employer-sponsored medical coverage during the enrollment process.

The surcharge will apply if:

- Your spouse or domestic partner is employed and has access to employer-sponsored medical coverage (and chooses to participate in Drexel's plan)
- You do not respond to the question in the My Drexel Benefits portal

The surcharge will not apply if:

- A spouse or domestic partner is not eligible for medical coverage through their employer and are covered by one of Drexel's medical plans
- The spouse is also a Drexel Employee
- The spouse is not employed
- The spouse is self-employed and doesn't have access to medical insurance
- The spouse is employed but not eligible for medical coverage through their employer
- The spouse is eligible for age-based Medicare/Tricare/Medicaid

It is important to log into the **My Drexel Benefits** portal during the Open Enrollment window to ensure that you review and make any necessary enrollment changes so that the premium rates are properly assigned for 2027. The surcharge will be automatically added as a deduction.

Answering the questions in the benefits portal will be how that surcharge is removed, if applicable. Be sure to take appropriate action!

Plan summaries and rates for 2027 are available on the Open Enrollment website (drexel.edu/hr/benefits/open-enrollment).

WHAT'S NEW IN 2027

MEDICAL OPT-OUT/WAIVER CREDIT PROCESS IMPROVEMENT FOR 2027

We heard your feedback!

To make Open Enrollment simpler and eliminate unnecessary steps, full-time employees who are currently waiving Drexel medical coverage will no longer be required to re-waive coverage each year during Open Enrollment.

- If you are currently receiving the medical waiver credit and wish to continue waiving Drexel medical coverage for 2027, **no action is required**. Your current waiver election and applicable waiver credit will automatically continue into the 2027 plan year.
- Employees who currently waive Drexel medical coverage but do not receive the waiver credit also **do not need to take action**. Your current waiver election will automatically continue into the 2027 plan year.
- You only need to **take action** during Open Enrollment if you want to change your current election, such as enrolling in Drexel medical coverage for 2027. Newly hired employees will need to take action to waive coverage.

Note: Employees who are being covered under a Drexel medical plan under another Drexel employee as their dependent are not eligible for the waiver credit.

MEDICAL/PRESCRIPTION DRUG PLAN DESIGN CHANGES

Free Market Health Program:

This program is designed to help route you to the specialty pharmacy best equipped for your specific condition and care needs. The program will handle selecting the right pharmacy for your specialty medications!

Spending Account (HSA/FSA) Contribution Limits Increase for 2027:

- HSA contribution limits have increased to \$4,500 for single coverage and \$9,000 for families
- The IRS has not yet released the 2027 Health Care FSA contribution limit. Once the updated limit is announced, we will notify employees and provide the applicable 2027 contribution information.

Prescription Drug (Rx) Program:

For all plans – copays are increasing:

- The new copay structure will be \$15 for Generic drugs / \$40 for Preferred Brand drugs / \$60 for Non-Preferred Brand drugs and 30% coinsurance, up to \$300 max for Specialty drugs (for those enrolled in the CDHP Plan, the deductible will apply before applicable copays)
- Mail Order copays will remain two times retail



ENROLLING IN BENEFITS



HOW DO I MAKE MY ELECTIONS?

To make your elections or review your current benefit elections, login to the benefits enrollment portal by clicking the link to **My Drexel Benefits** located on the Employee Tab of DrexelOne (one.drexel.edu). You will be directed to the Benefits Portal where you can view and make changes to your elections.

Elections made during Open Enrollment cannot be changed during the year unless you experience a qualifying life event.

About My Drexel Benefits

My Drexel Benefits is a portal accessed through Drexel One and walks Faculty and Professional Staff through the benefit enrollment process during the new hire period, Open Enrollment, or when a qualifying life event (marriage, newborn, divorce, loss of coverage) occurs.

My Drexel Benefits contains the majority of your benefit enrollment information (excluding Retirement plans), dependent information, life insurance beneficiaries, flexible spending accounts, and commuter enrollment.

HAVE QUESTIONS OR DIFFICULTY ACCESSING THE SYSTEM?

- For assistance with the enrollment portal, contact the Drexel University Benefits Center at [1.844.690.3992](tel:18446903992) or email help@mybenefitexpress.com.
- For questions about a specific plan, contact Health Advocate. Once enrolled, employees can call the Member Services number listed on the back of the insurance identification card.
- Plan summaries and rates for 2027 are available on the [Open Enrollment website](#).

IMPORTANT BENEFITS INFORMATION FOR OPEN ENROLLMENT

During Benefits Open Enrollment you can make elections or changes to the following benefit programs:

- Medical/Prescription Drug
- Dental
- Vision
- Health Savings Account
(If you enroll in the CDHP)
- Flexible Spending Accounts
- Life and AD&D Insurance /
Optional Life and AD&D Insurance
- Long-Term and Short-Term Disability
- Accident / Critical Illness /
Hospital Indemnity Insurance



**Click or scan
the QR code to
view your open
enrollment checklist!**



ELIGIBILITY INFORMATION

WHO IS ELIGIBLE?

The benefits outlined in this highlights are available to all Drexel University Faculty and Professional Staff who meet the eligibility guidelines below:

- **Drexel University, Academy of Natural Sciences, Full-Time Professional Staff**
Benefits are offered to full-time professional staff who regularly work at least 40 hours a week.
- **Drexel University, Academy of Natural Sciences, Part-Time Professional Staff**
Benefits are offered to part-time professional staff who are regularly scheduled to work at least 20 but fewer than 40 hours per week.
- **Drexel University, Academy of Natural Sciences, Full-Time Faculty**
Benefits are offered to full-time faculty members with 100% teaching appointment.
- **Drexel University, Academy of Natural Sciences, Part-Time Faculty**
Benefits are offered to part-time faculty members with 50% teaching appointment.

If you have questions about eligibility, please contact the Drexel University Benefits Center at [844.690.3992](tel:844.690.3992) or help@mybenefitexpress.com.

Additionally, you can contact HR Service Center by emailing hr@drexel.edu or at [215.895.2850](tel:215.895.2850).

WHAT IS A QUALIFYING LIFE EVENT?

A Life Event is a change in your family or employment status that may allow you to make certain benefit changes. If you experience a Life Event (marriage, divorce, newborn/adoption of child, loss or gain of coverage) and wish to add or drop a dependent(s) for coverage purposes, you must do so on or within 31 days after the qualifying event date. Changes must be consistent with the qualifying life event. You may only change coverage and/or add or drop dependents at Open Enrollment unless you have a qualifying life event during the plan year.

- Marriage or divorce
- Death of a spouse, domestic partner, or dependent child
- Birth or adoption of a child
- Spouse, domestic partner, or dependent child's loss or gain of benefits coverage elsewhere
- Change of employment status (i.e. moving from full-time to part-time)
- **Relocation:** Certain address changes may allow for a change to your medical plan

Please visit the Drexel Life Event webpage at drexel.edu/hr/benefits/health-coverage/life-event for additional information and frequently asked questions.

WANT TO LEARN MORE?
[CLICK HERE TO VIEW THE 2027 BENEFITS BROCHURE](#)





This communication provides selected highlights of the employee benefits program at Drexel University. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at Drexel University. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Drexel University reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.