
MEMORANDUM

TO: All Benefit-Eligible Employees

FROM: Keith Gehlhausen
Executive Director of Human Resources and Institutional

EquityDATE: March 26, 2026

SUBJECT: Benefit Open Enrollment

From **March 31 through April 17**, benefit-eligible employees may enroll or make changes in the University's health, life, disability, dental, vision, supplemental health, and flexible spending account benefit plans.

This is the only opportunity to make changes for the upcoming plan year unless you experience a qualifying change in status.

All benefit-eligible employees must complete enrollment by April 17, even if you are not making changes. Premium changes will be effective on the **May 8 payroll**, and benefit changes will be effective **June 1**.

For more information, please review the open enrollment materials at: <https://digital.nfp.com/vlp/EVV>

What's New This Year – Health Plan Options

For the upcoming plan year, the University is introducing **two health plan options**:

Tier One Plan (Encore Prime Network– lower cost option)

- Lower premiums **than the Tier Two Plan**
- Lower deductible and out-of-pocket maximum **than the Tier Two Plan**
- Coverage designed around the Deaconess network

Tier Two Plan (Encore Combined Network– broader access option)

- Access to both Deaconess and Ascension providers
- Higher premiums **than the Tier One Plan** and higher cost-sharing structure

This change simplifies the current plan design by replacing a single plan with multiple networks into two clear options that are easier to understand and navigate. Employees who are comfortable using Deaconess and Deaconess-affiliated providers may find the Tier One Plan to be a straightforward, lower-cost option. Employees who prefer additional flexibility—or who wish to continue seeing providers outside of the Tier One network—have that option through the Tier Two Plan, with a higher cost-sharing structure.

This approach also helps manage overall healthcare costs, which ultimately supports more favorable premium pricing for employees over time.

Health Reimbursement Account (HRA)

The University continues to provide funding through a Health Reimbursement Account (HRA):

- \$500 annually for individual coverage
- \$1,000 annually for family coverage
- Opportunity to earn additional funds through wellness activities
- Unused balances may roll over up to the deductible amount

HRA funds can be used to offset eligible out-of-pocket expenses. As a result, your actual out-of-pocket cost will depend in part on your available HRA balance.

Health Insurance Premiums

Premium rates for both the Tier One and Tier Two plans are available at: <https://digital.nfp.com/vlp/EVV>

For the upcoming plan year, employees will see changes in premiums based on their selected plan and level of coverage. To provide additional transparency, below are examples of **bi-weekly (per pay period) changes compared to the current plan**, along with the difference between plan options:

- **Employee Only:** Tier One increases by approximately **\$4 per pay period**; Tier Two is approximately **\$9 more per pay period than Tier One**
- **Employee + Child(ren):** Tier One increases by approximately **\$7 per pay period**; Tier Two is approximately **\$16 more per pay period than Tier One**
- **Employee + Spouse:** Tier One increases by approximately **\$11 per pay period**; Tier Two is approximately **\$26 more per pay period than Tier One**
- **Employee + Family:** Tier One increases by approximately **\$13 per pay period**; Tier Two is approximately **\$30 more per pay period than Tier One**

These differences reflect the additional flexibility offered through the Tier Two Plan, which includes access to a broader network of providers.

Employees are encouraged to review the full premium schedule and consider both cost and provider access when selecting a plan.

Other Benefit Plans

There are no changes to the following benefit plans or premiums for the upcoming year:

- Life and Long-Term Disability Insurance
 - Supplemental Health Benefits (Accident, Critical Illness, Hospital Indemnity)
 - Vision Insurance
 - Dental Insurance
-

On-Site Medical Clinic

As a reminder, the UE Medical Clinic is available at no cost for employees and family members covered on either UE health insurance plan.

The clinic is located in Sampson Hall and is staffed by a Registered Nurse, Certified Medical Assistant, and Nurse Practitioner during designated hours. Appointments are encouraged, though walk-ins will be accommodated when possible.

Employees may also earn HRA wellness credits through participation in wellness programs offered by the clinic.

Flexible Spending Account (FSA)

If you would like to participate in a Flexible Spending Account (FSA), you must actively enroll during open enrollment.

- Maximum medical annual election: \$3,400
 - Carryover allowed: up to \$680
 - Maximum Dependent Care annual election: \$7,500
-

TIAA Retirement Plan

Eligible employees may enroll, change salary deferrals, or update investment elections at any time through TIAA: <https://www.tiaa.org/public/tcm/universityofevansville>

On-line Benefit Enrollment

All benefit-eligible employees must complete enrollment through UE Self-Service: <https://selfservice.evansville.edu/Student/HumanResources/Benefits>

You will be able to:

- Review your current benefits
- Update dependents and beneficiaries
- Select or waive coverage
- Review and submit your elections

You may return to make changes until the close of open enrollment on April 17.

Open Enrollment Meetings

Employees are encouraged to attend an open enrollment meeting to learn more and ask questions.

Tuesday, March 31

- 9:00 am – 10:00 am | Eykamp Hall Room 251
- 10:30 am – 11:30 am | Eykamp Hall Room 251
- 1:30 pm – 2:30 pm | Eykamp Hall Room 251

Wednesday, April 1

- 9:00 am – 10:00 am | Eykamp Hall Room 251
- 10:30 am – 11:30 am | Eykamp Hall Room 251
- 1:30 pm – 2:30 pm | Eykamp Hall Room 251

One session will be recorded and shared for those unable to attend.

Employee Benefits Survey

As part of a comprehensive review of the University's employee benefits, the Benefits Task Force—convened by the President—is seeking input from faculty, administrators, and staff on the current benefits offered by the University and how well they meet employee needs.

Employees are **strongly encouraged** to complete a brief benefits survey during the open enrollment period. Feedback from this survey will play an important role in informing future benefits decisions and ensuring our programs remain competitive, equitable, and responsive to the needs of our campus community.

The survey is available at:

<https://uesurvey.evansville.edu/TakeSurvey.aspx?SurveyID=980Im613>

Additional reminders and information will be shared in the coming weeks.

Questions

If you have any questions about open enrollment or the University's benefit plans, please contact the Office of Human Resources at 11138@evansville.edu or 812-488-5045.