



2026

BENEFITS

Dear Faculty and Staff,

As we look ahead to the coming year, I am pleased—on behalf of Baylor University—to share with you the details of our 2026 benefits package. Your feedback continues to shape and strengthen the employee experience at Baylor, and we are grateful for the opportunity to serve and support you in meaningful ways.

In 2026, we are introducing several new options and enhancements that we believe will be valuable to you and your family. We are pleased to highlight the following additions:

1. **Surest** – A new healthcare option designed to increase cost transparency and provide more flexibility in how you manage medical expenses, helping you make informed decisions that are best for you and your loved ones.
2. **Legal and Identity Theft Protection Plans** – Building on the addition of Pet Insurance last year, we are now offering access to group Legal and Identity Theft Protection plans, giving you more tools to safeguard what matters most, whenever you need it.
3. **Enhanced Coverage through Aflac** – Improvements have been made to our Life Insurance, Accident, Critical Illness, and Hospital Indemnity plans, providing broader protection and peace of mind.

At Baylor, our Christian mission calls us to care for the whole person. We remain deeply committed to supporting all five dimensions of wellbeing—mental, physical, spiritual, financial, and professional. Our benefits offerings are a reflection of that commitment, designed to support you in all areas of life.

It is our prayer that these resources will meet you where you are—whether in a season of growth, transition, or renewal—and serve as a tangible expression of our care for you as a valued member of the Baylor community.

With gratitude and hope for the year ahead,



Sic 'em, Bears!

Cheryl

Cheryl Gochis

**Chief Human Resources Officer and
Vice President for Human Resources
Baylor University**



2026 Benefits Enrollment

Use Benefitfocus® to complete your benefit enrollment elections.

Benefitfocus®

All benefit elections will be made using Benefitfocus. You may log in to the Benefitfocus system 24 hours a day, 7 days a week. The Benefitfocus system may be accessed at <https://www.baylor.edu/benefitenrollment>. You will log in using your Bear ID and password.

QUALIFYING LIFE EVENTS (QLEs)

Once you enroll, your benefits will remain in effect for the entire plan year (January 1 – December 31), unless you experience a qualifying life event. QLEs include but are not limited to marriage, divorce, birth or adoption of a child, gain or loss of other coverage, or loss of dependent status. You must enter your life event change request in Benefitfocus and provide appropriate documentation within 31 days of a QLE to make changes to your benefits. If you do not make changes within 31 days, you will not have an opportunity to change your benefits until the next Open Enrollment period. For more information, contact Human Resources.



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Benefits Eligibility

FACULTY AND STAFF

We define full-time as 30 or more scheduled hours per week, or an appointment of .75 FTE or more per semester. Full-time faculty, staff, post-doctoral fellows, and full-time temporary staff are immediately eligible for benefits, provided their assignment is at least 90 days in duration.

Full-Time Benefits: 30+ Hours

- Medical, Dental, Vision, HSA, FSAs, Life, AD&D, Short- and Long-Term Disability, Critical Illness, Accident, Hospital Indemnity, Pet, Legal, Identity Theft, and Emotional Wellbeing Solutions
- Employer-funded contribution to the Baylor Retirement Plan*
- Employee-funded contributions to the Baylor Retirement Plan
- Tuition remission for employees, spouses, and dependent children
- Baylor University employee and spouse identification cards
- Dependent child card for use at the Student Life Center
- Use of campus facilities
- Admission to certain campus events
- Option to purchase specified athletic events at reduced rates
- Use of dining facilities
- Free parking**

Part-Time Benefits: <30 Hours

- Baylor University identification card
- Use of campus facilities
- Admission to certain campus events
- Option to purchase specified athletic events at reduced rates
- Use of dining facilities
- Free parking**
- Employer-funded contribution to the Baylor Retirement Plan, if eligibility requirements are met*
- Employee-funded contributions to the Baylor Retirement Plan

In addition to the benefits offered to full-time and part-time faculty and staff, limited benefits may also be provided to visiting faculty and staff, and part-time or temporary post-doctoral fellows.

DEPENDENTS

Eligible dependents are your legal spouse and your dependent children:

- A spouse is defined as your spouse of opposite sex to whom you are lawfully married
- A dependent child who is under the age of 26 and is:
 - Your natural child; or
 - Your legally adopted child for whom the Participant is a party in a suit in which the adoption of the child is sought; or
 - Your step child; or
 - Your foster child; or
 - A child of your child who is your dependent for federal tax purposes at the time application of coverage of the child is made; or
 - A child for whom a Participant has received a court order requiring that Participant to have financial responsibility for providing health insurance; or
 - A child whose primary residence is your household; and to whom you are legal guardian or related by blood or marriage; and who is dependent upon you for more than one-half of their support; or
 - A child of any age who is medically certified as disabled prior to their 26th birthday and who is dependent on the parent for support and maintenance. The disability must begin while the child is covered under the Plan and before the child attains the limiting age.

**Post-doc fellows and post-doc research associates are not eligible. See the Summary of Plan Provisions for more details on eligibility and enrollment.*

***Available with a commitment to comply with Baylor University Parking Regulations.*



Did You Know?

Health care debt currently affects **1 in 3** individuals.

Learn how supplemental medical benefits can help cover your out-of-pocket financial exposure.

Commonwealth Fund, 2023 Health Care Affordability Survey, 2023

Medical Insurance

Health care needs are different for everyone. We offer three medical plan options so you can choose the coverage level best-suited to your needs and budget.

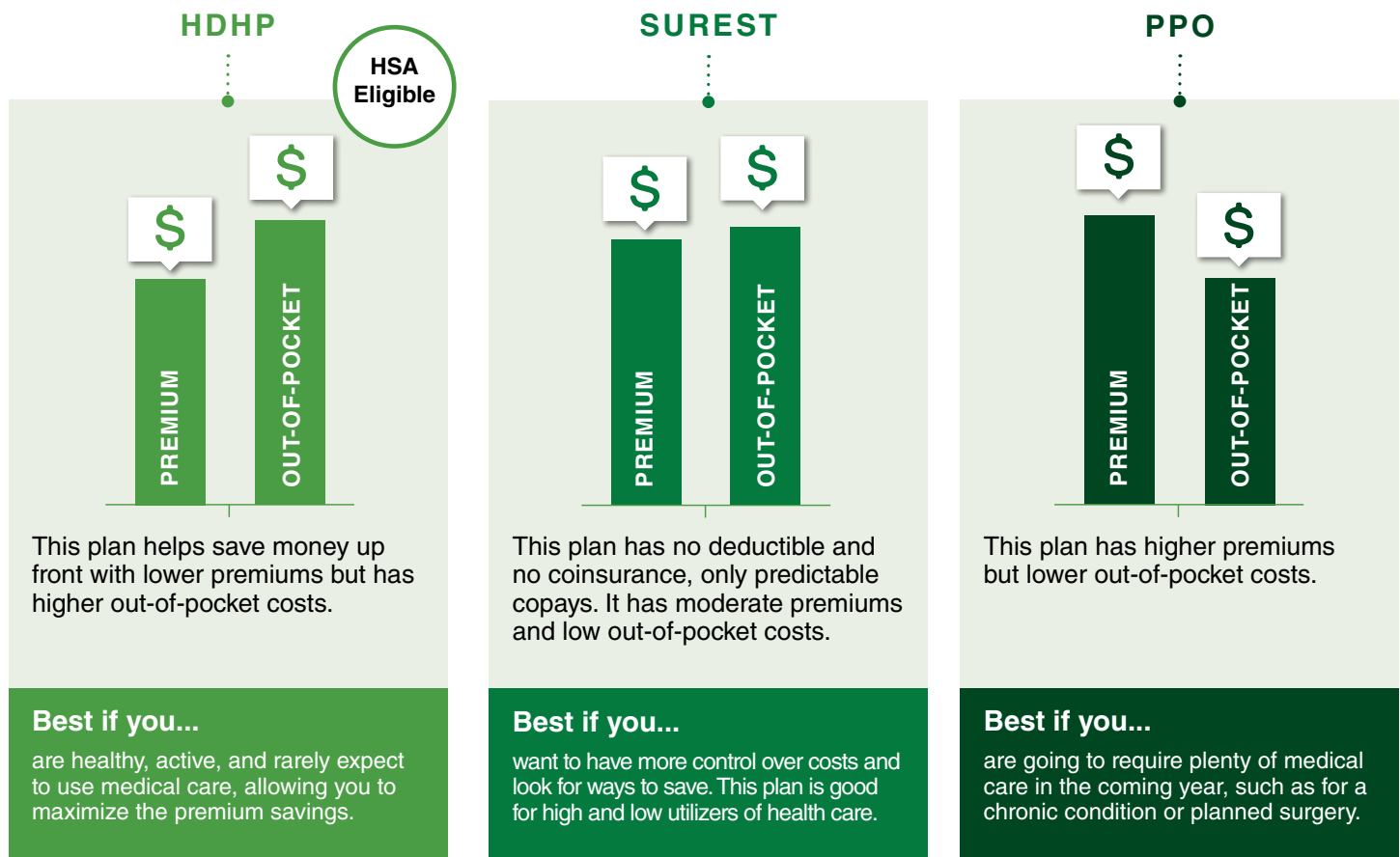
Baylor offers the High Deductible Plan (HDHP) and Low Deductible (PPO) Plan administered through UMR, and the new Surest Plan administered through UnitedHealthcare (UHC). All three plans give you access to the same network of high-quality medical providers. To determine your best option, balance your premium cost with what you expect to spend on medical services.

NEW

SUREST PLAN: This plan has no deductible or coinsurance. Each covered service has a predictable and transparent copay. Whether you have a visit to a specialist, the emergency room, or a surgeon, the amount you'll pay is a flat copay up to an annual out-of-pocket maximum. Premiums are higher than the HDHP but lower than the PPO plan.

HIGH DEDUCTIBLE PLAN (HDHP): This plan allows you to set aside money for health care expenses tax-free through an employer-funded Health Savings Account (HSA). Out-of-pocket costs are higher than the Surest and PPO plans, but premiums are lower.

LOW DEDUCTIBLE PLAN (PPO): This traditional plan offers predictable copays. Out-of-pocket costs are comparable to the Surest plan and lower than the HDHP, but premiums are the highest of the three plans.





2026 Medical Plan Summary

Below is a high-level comparison of benefits under the High Deductible Plan (HDHP), Surest Plan, and Low Deductible Plan (PPO). For full plan details, visit <https://hr.web.baylor.edu/2026benefits>.

The Surest Plan offers a range of copays for most services other than preventive and emergency room care. The range of copays is tied to the tier of provider. There are three tiers of providers for each type of service. If you visit a high-quality provider, you'll pay the lowest copay in the range. If you visit a middle-tier provider, you'll pay a copay in the middle of the range, and so on. Download the Surest app or register at benefits.surest.com to see which tier your provider falls under.

Find more information about Surest on page 11 of this guide. Please note, some UMR programs are not available to Surest members. Please review the programs listed on pages 23 through 26 of this guide.

	HIGH DEDUCTIBLE PLAN (HDHP)		NEW! SUREST PLAN		LOW DEDUCTIBLE PLAN (PPO)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
MEDICAL COVERAGES (Surest plan administered by UHC. HDHP and PPO plans administered by UMR.)						
Annual Deductible (Individual/Family)	\$1,700 / \$3,400 ¹	\$3,400 / \$6,800	\$0 / \$0	\$0 / \$0	\$500 / \$1,500 ²	\$900 / \$2,700
Out-of-Pocket Maximum ³ (Individual/Family)	\$5,000 / \$10,000	\$10,000 / \$20,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$4,000 / \$8,500	\$6,150 / \$17,000
Office Visit	80% after deductible	60% after deductible	\$10 to \$65	\$195	\$30 PCP \$60 Specialist	70% after deductible
Preventive Care	Covered at 100%	70% after deductible	\$0	\$100	Covered at 100%	70% after deductible
Inpatient Hospital Stay	80% after deductible	60% after deductible	\$150 to \$2,500	Up to \$7,000	\$300 per admission copay, then 80% after deductible	\$350 per admission copay, then 60% after deductible
Emergency Room	80% after deductible		\$375		80% after \$100 copay per visit	
PRESCRIPTION DRUG BENEFITS (Administered by CVS Caremark.)						
	In-Network Only		In-Network Only		In-Network Only	
Retail ⁴	80% for generics; 70% for brand name drugs after deductible		\$5 for generics; \$40 for preferred brand; \$60 for non-preferred brand; \$200 for specialty		\$10 for generics; \$40 for preferred brand; \$80 for non-preferred brand; 30% coinsurance for specialty ⁵	
Mail-Order ⁴	80% for generics; 70% for brand name drugs after deductible		\$12.50 for generics; \$100 for preferred brand; \$150 for non-preferred brand		\$25 for generics; \$100 for preferred brand; \$200 for non-preferred brand	

Remember: Getting care from an in-network medical provider always saves you money.
HDHP and PPO Plan members can use the Provider Finder at umr.com to search for in-network providers.
Surest Plan members can download the app or visit benefits.surest.com to search for providers and see copays for each.

1. HDHP family deductible is an aggregate deductible.

2. Fourth quarter carryover is limited to PPO only. PPO family deductible is an embedded deductible.

3. Includes all participant cost share for allowed medical and prescription drug services covered under the plan, such as copays, deductibles, and coinsurance.

4. Copays do not accumulate to deductible.

5. Specialty filled with CVS Specialty only.

NOTE: Your medical plan options must offer certain preventive care benefits to you in-network without cost sharing and these preventive care benefits generally are updated annually. Under the Affordable Care Act, the medical plans generally may use reasonable medical management techniques to determine frequency, method, treatment, or setting for a recommended preventive care service. Review the Plan Document for a list of preventive care services.

How do I know which medical plan is right for me?

Consider how you and your family use health insurance.

- If you and your family members want predictable costs for care and are either high or low utilizers of health care, the Surest Plan may be right for you. The premiums are moderate and out-of-pocket costs are low.
- If you or any family members are high utilizers of health care and like predetermined copays, the Surest Plan or the PPO Plan could be a good fit. Known costs may be less stressful.
- If you or any family members are low utilizers of health care, a plan with lower premiums and higher out-of-pocket costs may be advantageous. The money you save on premiums can be saved in a Health Savings Account (HSA) to pay for out-of-pocket costs.
- It's important to consider any prescription medication costs for you or any family members before enrolling in the HDHP.

Employee 1 needs a plan for her spouse and two children. She considers her family to be higher than average utilizers of health care. She wants a plan with set costs for routine trips to the doctor, but not for more costly services, like surgeries or hospital stays.

Plan Alignment:
Low Deductible Plan (PPO)

Employee 2 is a moderate utilizer of health care and is looking for ways to lower her medical expenses. She is planning to have a baby soon and wants a plan that gives her a predetermined, bundled cost so she can budget accordingly.

Plan Alignment:
Surest Plan

Employee 3 is a low utilizer of health care. He and his family generally visit the doctor for their preventive screenings and a few sick visits a year. He likes to save money on premiums so he can pay the full cost of the sick visits each year.

Plan Alignment:
High Deductible Plan (HDHP)

No matter which medical plan you choose, you have convenient access to telemedicine.

Teladoc

24/7 doctor visits via phone, video, or mobile app



Teladoc gives you round-the-clock access to U.S. board-certified doctors, from home or on the go. Call or connect online or using the Teladoc mobile app for affordable medical care, when you need it.

- Talk to a doctor anytime, anywhere you happen to be
- Receive quality care via phone, video, or mobile app
- Prompt treatment, median call back in 10 minutes
- A network of doctors who can treat every member of the family*
- Prescriptions sent to your pharmacy of choice if medically necessary
- Teladoc is less expensive than the ER or urgent care



Scan Here

Scan the code to
learn more at
[Teladoc.com](https://www.teladoc.com).



Teladoc services include General Medical, Dermatology, and Behavioral Health.

To access Teladoc, call **1-800-Teladoc**, visit **Teladoc.com**, or download the mobile app from the App Store or Google Play.

*Teladoc psychiatric care is only available to members ages 18 or older and therapy visits are only available to members ages 13 or older.

2026 Premium Schedule

(Staff and Faculty with 12-month contracts)

If you do not have an academic year faculty contract and are not paid over 26 pay periods, you will pay annualized insurance premiums on a monthly basis according to the following 12-month insurance premium schedule.

2026 Salary Bands	HDHP Monthly Cost	Surest Monthly Cost	PPO Monthly Cost
\$52,749.99 & Under			
Employee Only	\$53.00	\$60.95	\$90.00
Employee & Children	\$91.00	\$110.00	\$162.00
Employee & Spouse	\$106.00	\$127.00	\$187.00
Employee & Family	\$125.00	\$153.00	\$226.00
\$52,750.00 – \$72,749.99			
Employee Only	\$114.00	\$140.00	\$206.00
Employee & Children	\$195.00	\$244.00	\$359.00
Employee & Spouse	\$232.00	\$295.00	\$434.00
Employee & Family	\$264.00	\$328.00	\$485.00
\$72,750.00 – \$92,249.99			
Employee Only	\$138.00	\$168.00	\$248.00
Employee & Children	\$233.00	\$293.00	\$431.00
Employee & Spouse	\$279.00	\$350.00	\$515.00
Employee & Family	\$345.00	\$424.00	\$627.00
\$92,250.00 – \$110,249.99			
Employee Only	\$165.00	\$199.00	\$294.00
Employee & Children	\$289.00	\$355.00	\$523.00
Employee & Spouse	\$342.00	\$424.00	\$625.00
Employee & Family	\$426.00	\$523.00	\$773.00
\$110,250.00 – \$130,249.99			
Employee Only	\$190.00	\$234.00	\$345.00
Employee & Children	\$326.00	\$407.00	\$600.00
Employee & Spouse	\$390.00	\$490.00	\$721.00
Employee & Family	\$484.00	\$586.00	\$866.00
\$130,250.00 & Over			
Employee Only	\$199.00	\$246.00	\$363.00
Employee & Children	\$346.00	\$428.00	\$631.00
Employee & Spouse	\$417.00	\$513.00	\$756.00
Employee & Family	\$513.00	\$613.00	\$905.00

2026 Premium Schedule

(Academic Year Faculty Contracts)

Faculty members with an academic year faculty contract will pay annual insurance premiums over 10 pay periods according to the following 10-month insurance premium schedule. No insurance premiums—including HSA and FSA contributions—will be collected in June and July, and insurance benefits will continue during these months. Faculty members returning in August will resume their insurance premium payments, HSA and FSA contributions at that time. If a faculty member's employment with Baylor ends on May 31, his or her insurance coverage will end on May 31. They will receive a refund of the excess insurance premiums paid from January through May.

In January 2027, all faculty will transition to a semi-monthly payroll schedule. More information to come.

2026 Salary Bands	HDHP Monthly Cost	Surest Monthly Cost	PPO Monthly Cost
\$52,749.99 & Under			
Employee Only	\$63.60	\$73.14	\$108.00
Employee & Children	\$109.20	\$132.00	\$194.40
Employee & Spouse	\$127.20	\$152.40	\$224.40
Employee & Family	\$150.00	\$183.60	\$271.20
\$52,750.00 – \$72,749.99			
Employee Only	\$136.80	\$168.00	\$247.20
Employee & Children	\$234.00	\$292.80	\$430.80
Employee & Spouse	\$278.40	\$354.00	\$520.80
Employee & Family	\$316.80	\$393.60	\$582.00
\$72,750.00 – \$92,249.99			
Employee Only	\$165.60	\$201.60	\$297.60
Employee & Children	\$279.60	\$351.60	\$517.20
Employee & Spouse	\$334.80	\$420.00	\$618.00
Employee & Family	\$414.00	\$508.80	\$752.40
\$92,250.00 – \$110,249.99			
Employee Only	\$198.00	\$238.80	\$352.80
Employee & Children	\$346.80	\$426.00	\$627.60
Employee & Spouse	\$410.40	\$508.80	\$750.00
Employee & Family	\$511.20	\$627.60	\$927.60
\$110,250.00 – \$130,249.99			
Employee Only	\$228.00	\$280.80	\$414.00
Employee & Children	\$391.20	\$488.40	\$720.00
Employee & Spouse	\$468.00	\$588.00	\$865.20
Employee & Family	\$580.80	\$703.20	\$1,039.20
\$130,250.00 & Over			
Employee Only	\$238.80	\$295.20	\$435.60
Employee & Children	\$415.20	\$513.60	\$757.20
Employee & Spouse	\$500.40	\$615.60	\$907.20
Employee & Family	\$615.60	\$735.60	\$1,086.00

2026 Premium Schedule

(Staff with 26 Pay Periods)

If you are paid every other week (bi-weekly), you will pay annualized insurance premiums according to the following 26 pay period premium schedule.

2026 Salary Bands	HDHP Bi-Weekly Cost	Surest Bi-Weekly Cost	PPO Bi-Weekly Cost
\$52,749.99 & Under			
Employee Only	\$24.46	\$28.13	\$41.54
Employee & Children	\$42.00	\$50.77	\$74.77
Employee & Spouse	\$48.92	\$58.62	\$86.31
Employee & Family	\$57.69	\$70.62	\$104.31
\$52,750.00 – \$72,749.99			
Employee Only	\$52.62	\$64.62	\$95.08
Employee & Children	\$90.00	\$112.62	\$165.69
Employee & Spouse	\$107.08	\$136.15	\$200.31
Employee & Family	\$121.85	\$151.38	\$223.85
\$72,750.00 – \$92,249.99			
Employee Only	\$63.69	\$77.54	\$114.46
Employee & Children	\$107.54	\$135.23	\$198.92
Employee & Spouse	\$128.77	\$161.54	\$237.69
Employee & Family	\$159.23	\$195.69	\$289.38
\$92,250.00 – \$110,249.99			
Employee Only	\$76.15	\$91.85	\$135.69
Employee & Children	\$133.38	\$163.85	\$241.38
Employee & Spouse	\$157.85	\$195.69	\$288.46
Employee & Family	\$196.62	\$241.38	\$356.77
\$110,250.00 – \$130,249.99			
Employee Only	\$87.69	\$108.00	\$159.23
Employee & Children	\$150.46	\$187.85	\$276.92
Employee & Spouse	\$180.00	\$226.15	\$332.77
Employee & Family	\$223.38	\$270.46	\$399.69
\$130,250.00 & Over			
Employee Only	\$91.85	\$113.54	\$167.54
Employee & Children	\$159.69	\$197.54	\$291.23
Employee & Spouse	\$192.46	\$236.77	\$348.92
Employee & Family	\$236.77	\$282.92	\$417.69

UMR CARE Programs

A valuable part of your medical benefits

UMR CARE is a staff of experienced, caring nurses who can help you get the most out of your health plan benefits. They work with you, your doctors, and other medical advisors to get the services that best meet your needs. Whether you're having a baby, managing a chronic condition, or treating a complex illness, UMR's CARE nurses are there for you. If you are interested in one of these programs, please call UMR at **1-877-370-8951**.



Scan Here

Get the CARE app at
go.umr.com/get-care-app.



MATERNITY CARE

One-on-one calls with an OB/GYN nurse, offering pre-pregnancy assessments for women considering having a baby and ongoing support for those who are pregnant.



Participants who sign up during their first or second trimester and complete the program are eligible to receive a \$25 reward card.

ONGOING CONDITION CARE

Personalized guidance from a CARE nurse for individuals living with diabetes, high blood pressure, heart disease, asthma, or other serious health conditions.

COMPLEX CONDITION CARE

Ongoing, proactive coordination of care for complex, high-cost conditions such as cancers, transplants, high-risk pregnancies, and pre-term childbirths.

REAL APPEAL

Personalized weight-loss support through live, online coaching and peer group sessions. To learn more, visit <https://realappeal.com>.

CARE APP

Connects members to CARE Nurses who can connect with them virtually through text, email, or streaming video. To get started, visit go.umr.com/get-care-app.

Surest Health Plan Programs

Support for health care conditions when you need it most

The Surest Health Plan includes a variety of programs to help members get the support they need when faced with a chronic health condition. These programs can help members find the best treatment options at the lowest costs.

COMPLEX CASE MANAGEMENT

For members with acute, chronic, and catastrophic conditions, registered nurse case managers are available to help navigate benefits, find high-quality providers, make treatment decisions, and more.

CLINICAL ADVOCACY

Clinical advocates support members by assisting with clinical navigation and providing resources to those with acute or chronic health conditions. They can provide education about treatments and providers and engage members in the decision-making process involving their care.

CALM HEALTH

The Calm Health app provides programs and tools to support mental health and wellbeing.

2ND MD

Members can get an expert second opinion from a leading specialist at no additional cost.

SPECIALTY MEDICAL GUIDANCE

This program helps ensure quality care while also reducing pharmacy costs by encouraging high-value, low-cost treatment plans.

Health Savings Account (HSA)



Save for future medical costs and reduce your tax bill with this special savings account available to HDHP plan participants.

When you enroll in the High Deductible Plan (HDHP), you are also eligible to open a Health Savings Account. An HSA is a tax-exempt savings account into which both the employer and employee can deposit money up to annual IRS limits.

Along with Baylor's contributions, you can contribute money to your HSA and use it any time for qualified health care expenses.

Whatever you don't use rolls over for future years and in some circumstances may be invested. Better yet, HSAs provide tax advantages.

You will be ineligible to participate in the Health Savings Account through Baylor University if you or your spouse is also enrolled in a Health Care Flexible Spending Account (FSA).

Keys to Growing Your HSA:

- Try not to use your HSA for routine expenses. If you can pay out-of-pocket, leave your HSA funds alone because they may grow for when you need them in the future.
- Consider electing supplemental medical benefits to cover big-ticket expenses from unexpected serious illnesses or injuries and ensure they don't wipe away the money in your HSA.
- Monitor your fund's growth. Like a retirement plan, your HSA funds may in some circumstances be invested. Make sure your money is growing at an acceptable and safe pace.



HOW MUCH CAN YOU CONTRIBUTE?	2026 IRS CONTRIBUTION LIMIT	BAYLOR'S CONTRIBUTION	YOUR MAXIMUM CONTRIBUTION
Individual Coverage	\$4,400*	\$600	\$3,800
Family Coverage	\$8,750*	\$1,200	\$7,550

**Total IRS contribution limits for 2026 are cumulative of Baylor's funding. Individuals age 55 or older can make an additional \$1,000 in "catch-up" contributions.*

NOTE: Amounts change yearly per IRS guidelines.

TRIPLE TAX SAVINGS

1. You don't pay federal income tax on the money you contribute.
2. You don't pay taxes on the interest you earn in your account.
3. You don't pay taxes when you use the money to pay for qualified medical services.



Flexible Spending Accounts (FSAs)



Reduce your federal income taxes while putting aside money for health and dependent care needs.

Flexible Spending Accounts allow you to put aside money for important expenses and help you reduce your income taxes at the same time. Baylor University offers two types of accounts—a Health Care FSA* and a Dependent Care FSA.



Deductibles, copays, prescription drugs, medical equipment, etc.



Babysitters, day care, day camp, home nursing care, etc.

HOW FLEXIBLE SPENDING ACCOUNTS WORK

1. Each year during Open Enrollment, you decide how much to set aside for FSA expenses. Your full contribution amount will be available for use on your benefit effective date.
2. Your contributions are then deducted from your paycheck on a pre-tax basis in equal installments throughout the calendar year for use on qualified expenses.
3. You can use your FSA debit card to pay for eligible expenses at the point of sale, or you can pay out-of-pocket and submit a claim form for reimbursement.

New for 2026: The IRS has increased the amounts you can contribute to the Health Care and Dependent Care FSAs.

ANNUAL MAXIMUM CONTRIBUTION**	
Health Care FSA	\$3,400
Dependent Care FSA	\$7,500 (\$3,750 if married and filing separate tax returns)

Please note that these accounts are separate. You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.

Use It or Lose It!

Be sure to calculate your FSA contributions carefully. The funds won't roll over from year-to-year, and you will have to actively re-enroll on a yearly basis. You are not automatically re-enrolled.



ITEMS YOU MIGHT NOT REALIZE ARE HEALTH CARE FSA ELIGIBLE:

- Sunscreen
- Heating and cooling pads
- First aid kits
- Shoe inserts
- Travel pillows
- Motion sickness bands

Scan here for a list of FSA covered expenses.



**If you or your spouse is enrolled in a Health Care Flexible Spending Account (FSA) you will be ineligible to participate in a Health Savings Account (HSA).*

***Amounts are subject to change per IRS guidelines. Please refer to [irs.gov](https://www.irs.gov) for the most current limits.*

Dental Plan



Your dental health is an important part of your overall wellbeing. We offer dental insurance through UnitedHealthcare. Plan highlights are outlined below. For more details, call **1-800-445-9090**, visit www.myuhc.com, or download the UnitedHealthcare app from the App Store or Google Play.

	UNITED HEALTHCARE DENTAL PPO BENEFITS			
	In-Network		Out-of-Network	
Reimbursement Levels	Based on contracted fees		Maximum reimbursable charge	
Calendar Year Benefits Maximum Applies to Class I, II, III & IX expenses	\$2,000		\$2,000	
Calendar Year Deductible (Individual/Family)	\$50 / \$150		\$50 / \$150	
BENEFIT HIGHLIGHTS	Plan Pays	You Pay	Plan Pays	You Pay
Class I: Diagnostic & Preventive Exams, Cleanings, X-rays	100%, no deductible	No charge	100%, no deductible	No charge
Class II: Basic Restorative Fillings, Extractions, Oral Surgery	80% after deductible	20% after deductible	80% after deductible	20% after deductible
Class III: Major Restorative Crowns, Bridgework, Dentures	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Class IV: Orthodontia Coverage for employees/all dependents Lifetime benefits maximum: \$1,500	50%, no deductible	50%, no deductible	50%, no deductible	50%, no deductible
Class IX: Implants	50% after deductible	50% after deductible	50% after deductible	50% after deductible



ADDITIONAL WELLNESS SERVICES

Get the most from your dental plan with access to:

- **Teledentistry:** Your dental plan provides 24/7 access to virtual dental visits up to 2 times per plan year. Register at uhc.dialcare.com.
- **Enhanced Prenatal Benefits:** During pregnancy and for 3 months after delivery, the plan covers additional dental cleanings, non-surgical gum treatment, and gum maintenance at 100%.
- **Oral Cancer Screening:** The plan includes one adult screening per plan year covered at 100%, including light-contrast technology.
- **BenefitHub:** Your plan provides access to an online marketplace with discount offers on services and products focused on health and wellbeing at uhc.com/benefithub.

Vision Plan

Baylor University offers vision coverage through EyeMed. Plan highlights are outlined below. For more details, call **1-866-804-0982**, visit www.eyemed.com, or download the EyeMed Vision member's app from the App Store or Google Play.

	EYEMED VISION BENEFITS	
	In-Network Member Cost	Out-of-Network Reimbursement Amount
Exam (every 12 months)	\$0 copay	Up to \$45
Lenses (every 12 months)		
Single Vision	\$10 copay	Up to \$30
Bifocal	\$10 copay	Up to \$50
Trifocal	\$10 copay	Up to \$70
Lenticular	\$10 copay	Up to \$70
Frames (every 12 months)	\$0 copay, \$130 allowance, 20% off balance over \$130	Up to \$91
Contact Lenses (every 12 months)		
Conventional	\$0 copay, \$130 allowance, 15% off balance over \$130	Up to \$105
Disposable	\$0 copay, \$130 allowance, plus balance over \$130	Up to \$105
Medically Necessary	\$0 copay, paid in full	Up to \$210



5 TIPS FOR A LIFETIME OF HEALTHY VISION

- Schedule yearly eye exams.** Visiting your eye doctor regularly helps you see your best, protect your sight, and even detect serious health conditions such as diabetes.
- Protect your eyes against UV rays.** No matter what the season, it is important to wear sunglasses. When selecting and purchasing sunglasses, be sure to confirm they offer 100% UVA/UVB protection.
- Give your eyes a break from digital devices.** Digital screens emit a specific type of blue and violet light which can negatively impact eye health and cause digital eye strain.
- Quit smoking.** Smoking increases your risk of developing macular degeneration, optic nerve damage, and cataracts.
- Practice safe wear and care of contact lenses.** Keep them clean and follow the recommendations for use and wear.

Supplemental Medical Benefits

Medical insurance does not prevent all of the financial strain of a major illness or injury. Many families don't have enough in their savings to cover the deductible and coinsurance of a major medical event. Supplemental medical benefits can help cover this out-of-pocket financial exposure for a reasonable cost.*

NEW

Enhancements have been made to the Critical Illness, Accident, and Hospital Indemnity plans for 2026 with no cost increase. See the call-outs noting the increased cash benefits under each plan.

Please note: These plans are not replacements for medical insurance.

Critical Illness Insurance



You can help protect yourself from the unexpected costs of a serious illness.

Even the most generous medical plan may not cover all of the expenses of a serious medical condition like a heart attack or cancer. Critical Illness Insurance pays a lump sum benefit directly to you (unless otherwise assigned) if you are diagnosed with a covered illness that meets the plan criteria. The benefit is paid in addition to any other insurance coverage you may have.

NEW

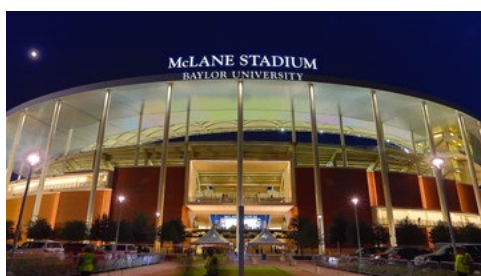
Enhancements for 2026: The cash benefit for the initial doctor's office visit is increasing from \$75 to \$100. The lump-sum payment percentage is increasing from 25% to 100% for coronary artery bypass surgery and childhood conditions.

SOME COVERED ILLNESSES INCLUDE:

- Heart Attack
- Stroke
- Cancer
- Major Organ Transplant
- End Stage Renal (Kidney) Failure
- Coronary Artery Bypass Surgery

PLAN FEATURES

- ✓ **Guaranteed Issue:** There are no health questions or physical exams required.
- 👨👩👧 **Family Coverage:** You can elect to cover your spouse and children.**
- ➔ **Portable Coverage:** You can take your policy with you if you change jobs or retire.



HOW CRITICAL ILLNESS INSURANCE WORKS

When a covered plan member had a heart attack, he was grateful his doctors were able to stabilize his condition. He learned there was some permanent damage to his heart. He began to see his costs add up quickly. The good news is he received a lump sum payment of \$10,000 to help cover these expenses from the Critical Illness coverage he elected during Open Enrollment.



Health Screening Benefit

The Critical Illness plan provides a \$75 benefit once per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.

*The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable. The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states for supplemental medical benefits.

**If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child. If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse.

This plan is not a replacement for medical insurance.

Accident Insurance



Major injuries can be painful. But the financial impact of the medical treatment doesn't have to be.

Accident Insurance pays benefits directly to you (unless otherwise assigned) if you suffer a covered injury such as a fracture, burn, ligament damage, or concussion. Benefits are paid even if you have other coverage.

NEW **Enhancements for 2026:** The cash benefit payouts are increasing for the initial doctor's office visit, hospital admission, hospital confinement, intensive care unit confinement, and X-rays. The wellness benefit is also increasing from \$75 to \$100.

The benefit amount is calculated based on the type of injury, its severity, and the medical services required in treatment and recovery. The plan covers a wide variety of injuries and accident-related expenses, including:

- Injury Treatment (fractures, dislocations, concussions, burns, lacerations, etc.)
- Hospitalization
- Physical Therapy
- Emergency Room Treatment
- Transportation

✓ **Guaranteed Issue:** There are no health questions or physical exams required.

👤 **Family Coverage:** You can elect to cover your spouse and children.*

🕒 **24/7 Coverage:** Benefits are paid for accidents that happen on and off the job.

➡ **Portable Coverage:** You can take your policy with you if you change jobs or retire.



Wellness Benefit

The Accident plan provides a \$100 benefit once per covered person per calendar year if you or your covered dependents complete a covered wellness test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.



HOW ACCIDENT INSURANCE WORKS

A covered plan member trips playing basketball. He breaks his arm which requires a trip to the emergency room, physician follow-up visits, and physical therapy.

Fortunately, he has Accident Insurance which helps cover his out-of-pocket medical costs including his deductible and coinsurance.



HOW THIS ACCIDENT BENEFIT WAS CALCULATED:

MEDICAL SERVICE	SAMPLE BENEFIT
Emergency Room with X-ray	\$300
Fracture Benefit	\$1,750
Accident Follow-Up Visits (2)	\$150 (\$75 per visit)
Physical Therapy Visits (6)	\$300 (\$50 per visit)
TOTAL SAMPLE BENEFIT	\$2,500

**If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child. If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse.*

This plan is not a replacement for medical insurance.

Hospital Indemnity Insurance



Receive payments to help cover the cost of a hospital stay.

If you are admitted into a hospital, it doesn't take long for the out-of-pocket costs to add up. Hospital Indemnity Insurance pays benefits directly to you (unless otherwise assigned) if you are admitted into a hospital for care or childbirth. Benefits are paid even if you have other coverage.

You receive a benefit when you are admitted and then an additional benefit based on the number of days you are confined to the hospital. The benefit increases if you are admitted and confined to an intensive care unit or inpatient rehabilitation.

NEW

Enhancements for 2026: The cash benefit payout for hospital admission is increasing from \$1,000 to \$1,200. The cash benefit payout for hospital confinement is increasing from \$200 per day to \$300 per day.

PLAN FEATURES

- ✓ **Guaranteed Issue:** There are no health questions or physical exams required.
- 👤 **Family Coverage:** You can elect to cover your spouse and children.*
- 💰 **Payroll Deduction:** Premiums are paid through convenient payroll deductions.
- ➔ **Portable Coverage:** You can take your policy with you if you change jobs or retire.



Health Screening Benefit

The Hospital Indemnity plan provides a \$75 benefit once per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.

HOW HOSPITAL INDEMNITY INSURANCE WORKS

A covered plan member is injured in a car accident and is in the hospital for four days. He is then moved to a rehabilitation unit for three additional days. He has Hospital Indemnity Insurance. He receives a benefit for being admitted into the hospital and a benefit for each day of his inpatient and rehab stays.



HOW THIS HOSPITAL INDEMNITY BENEFIT WAS CALCULATED:

MEDICAL SERVICE	SAMPLE BENEFIT	TOTAL
Hospital Admission	\$1,200 per admission	\$1,200
Hospital Confinement	\$300 per day (4 days)	\$1,200
Inpatient Rehabilitation Unit	\$75 per day (3 days)	\$225
TOTAL SAMPLE BENEFIT		\$2,625

**If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child. If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse.*

This plan is not a replacement for medical insurance.

Supplemental Short-Term Disability Insurance



To help you increase your disability protection, Baylor offers you the opportunity to purchase Supplemental Short-Term Disability Insurance at an affordable cost.

Supplemental Short-Term Disability Insurance pays monthly benefits if you are unable to work due to a non-occupational injury or sickness. Benefits begin after a 7-day elimination period for a sickness or a 0-day elimination period for an accident and continue for up to 3 months. This plan has a pre-existing condition exclusion, so it does not cover medical conditions you had before the Supplemental Short-Term Disability coverage started.

PLAN FEATURES

- ✓ **Guaranteed Issue:** No physical exams are required to apply for coverage (although health questions may be asked).
- ⊕ **Coverage for Your Needs:** You choose a benefit that's right for you (based on plan type and subject to salary requirements).
- 👨👩👧 **Pregnancy Coverage:** Coverage for pregnancy may be included depending on the plan selected. See plan for complete details and exclusions.
- ➔ **Portable Coverage:** You can take your policy with you if you leave the company or retire.

Premiums vary depending upon your age, the amount of coverage you elect, and other such factors. Detailed information on the plan and costs will be provided at the time of enrollment.



Did You Know?

It's estimated that 1 in 4 20-year-olds will experience a disability for 90 days or more before they reach age 67.

Social Security Administration, Disability Fact Sheet, 2023

The policy has exclusions and limitations which may affect any benefits payable. If you live in a state that has statutory disability benefits, your benefits under this plan may be offset by any statutory disability benefits received.

Group Critical Illness, Accident, Hospital Indemnity, and Short-Term Disability insurance are underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers. CAIC is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.

This is a brief product overview only. The plans have limitations and exclusions that affect benefits payable. Refer to the plans for complete details, limitations and exclusions. AGC2201182 EXP 9/23

Additional Rates

If you do not have an academic year faculty contract and are not paid over 26 pay periods, you will pay annualized insurance premiums on a monthly basis according to the following 12-month insurance premium schedule.

Faculty members with an academic year faculty contract will pay annual insurance premiums over 10 pay periods according to the following 10-month insurance premium schedule. No insurance premiums will be collected in June and July, and insurance benefits will continue during these months. Faculty members returning in August will resume their insurance premium payments.

If you are paid every other week (bi-weekly), you will pay annualized insurance premiums according to the following 26 pay period premium schedule.

DENTAL PLAN

Rates	12 Months	10 Months	26 Pay Periods
Employee Only	\$0.00	\$0.00	\$0.00
Employee & Child(ren)	\$49.86	\$59.83	\$23.01
Employee & Spouse	\$34.53	\$41.44	\$15.94
Employee & Family	\$79.05	\$94.86	\$36.48

VISION PLAN

Rates	12 Months	10 Months	26 Pay Periods
Employee Only	\$7.17	\$8.60	\$3.31
Employee & Child(ren)	\$17.22	\$20.66	\$7.95
Employee & Spouse	\$14.34	\$17.21	\$6.62
Employee & Family	\$25.82	\$30.98	\$11.92

CRITICAL ILLNESS, SUPPLEMENTAL TERM LIFE/AD&D, AND SHORT-TERM DISABILITY INSURANCE

Rates

Rates are calculated based on your age, tobacco use, amount of coverage elected, and other such factors, and will be provided at the time of enrollment. Visit <https://hr.web.baylor.edu/2026benefits> for details.

ACCIDENT INSURANCE

Rates	12 Months	10 Months	26 Pay Periods
Employee Only	\$13.77	\$16.53	\$6.36
Employee & Child(ren)	\$26.84	\$32.22	\$12.39
Employee & Spouse	\$22.47	\$26.98	\$10.38
Employee & Family	\$35.54	\$42.67	\$16.41

HOSPITAL INDEMNITY INSURANCE

Rates	12 Months	10 Months	26 Pay Periods
Employee Only	\$16.73	\$20.07	\$7.72
Employee & Child(ren)	\$28.60	\$34.32	\$13.20
Employee & Spouse	\$35.32	\$42.38	\$16.30
Employee & Family	\$47.19	\$56.63	\$21.78

Life and Accidental Death & Dismemberment Insurance



Always be there financially for your loved ones.

Baylor University provides Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance and offers additional coverage options to protect employees and their families from unexpected life events.

NEW

Enhanced Life Insurance Options through Aflac: Baylor is increasing your employer-paid Basic Life and AD&D Insurance and raising the limit on Supplemental Life and AD&D Insurance. This means you'll have more options and flexibility to choose the coverage that fits your needs.



Remember to designate your life insurance beneficiaries.

BASIC TERM LIFE AND AD&D INSURANCE

Eligible employees will be provided with Basic Term Life and AD&D Insurance at no cost through Aflac. The benefit is equal to 1x your base salary to a maximum of \$100,000 and a minimum of \$50,000. If you are seriously injured or lose your life in an accident, you will be eligible for a benefit equal to your Basic Term Life coverage.

SUPPLEMENTAL LIFE AND AD&D INSURANCE

You may also purchase Supplemental Term Life and AD&D coverage for yourself and your spouse through Aflac. **During the 2026 Benefits Open Enrollment period only**, you may elect coverage up to the guaranteed issue amount with no health questions or medical exams required.

SUPPLEMENTAL LIFE AND AD&D BENEFITS

Employee Benefits	You may choose a benefit amount equal to 1 to 8x your salary to a maximum of \$1,000,000. During your initial enrollment period upon hire, coverage is guaranteed issue up to \$500,000.
Spouse Benefits	You may elect coverage in \$5,000 increments up to the lesser of the guaranteed issue amount and maximum of \$100,000 or 50% of the employee Supplemental Life Insurance amount.

For information on Life and AD&D benefits, visit <https://hr.web.baylor.edu/2026benefits>.



HOW MUCH LIFE INSURANCE DO YOU NEED?

Many financial experts recommend you have at least five to eight times your household income in Life Insurance. To calculate the level sufficient to cover your needs, you should consider your current income and how much it costs to maintain your family's standard of living. You should also consider your current expenses and your family's future financial needs such as the following:

Current Expenses

- Home Mortgage/Rent
- Car Payments
- Credit Card Debt
- Other Debt

Future Needs

- Child Care
- College Tuition
- Spouse's Retirement
- Routine Household Expenses

After you add your financial responsibilities, how does the sum compare with your current coverage?

Disability Insurance



Your ability to bring home a paycheck is your most valuable asset. We help you protect it.

If an injury or illness kept you out of work and prevented you from earning a paycheck, how would you cover your bills and other household expenses? Disability Insurance provides income protection, paying a portion of your salary that you can use to offset out-of-pocket expenses and make up for lost wages.



LONG-TERM DISABILITY INSURANCE

Baylor provides eligible employees with Long-Term Disability Insurance at no cost. Aflac is the insurance carrier. Following the 90-day waiting period, Long-Term Disability Insurance pays 60% of monthly earnings to a maximum gross monthly benefit of \$15,000 per month, subject to reduction by deductible sources of income or disability earnings.

AGE AT DISABILITY	BENEFIT DURATION
Under age 60	Up to age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months
Mental disorders	24 months

For information, visit <https://hr.web.baylor.edu/2026benefits>.

Progyny Fertility & Family Building Benefit

Designed to give you the best chance of fulfilling your dreams of family.

Progyny is a comprehensive fertility and family building benefit that supports all paths to parenthood, including adoption and surrogacy. The Progyny benefit includes an equitable Smart Cycle design, concierge member support, access to a premier network of fertility specialists, and an integrated pharmacy solution.

Progyny also provides resources for menopause care.

To learn more, call **1-866-960-3562** or visit **progyny.com**.

Available to faculty and staff enrolled in the HDHP, Surest, and PPO Plans.

Baylor Physical Wellbeing Program

Earn up to \$400 in rewards by completing physical wellbeing goals.

Faculty, staff, and their spouses can earn up to \$400 on a reloadable reward card by completing the goals below by December 31, 2026. For details, log in to **umr.com** and, from the Health Center, select Wellness Activities.

- Complete an online clinical health risk assessment (CHRA) = **Earn \$50**
- Receive your biometric screening = **Earn \$50**
- Complete an action plan = **Earn \$25 each up to \$100 maximum**
- Engage in lifestyle and movement challenges
- Enroll in a fitness program = **Earn \$50**

Available to faculty and staff enrolled in the HDHP and PPO Plans only.

Note: Rewards may take up to 90 days to be loaded onto your debit card.

UMR CareSearch Reward\$

Earn rewards when you choose cost-effective, high-quality providers before seeking care.

- Log in to **umr.com** and use the health cost estimator tool to begin your provider search.
- Select a premium care (“two blue hearts”) physician or a “green” cost-effective facility to earn rewards from the search results.
- Complete the qualifying procedure within two months of the search date to qualify for a reward.

Visit **umr.com** for more details.

Available to faculty and staff enrolled in the HDHP and PPO Plans only.



Baylor Wellbeing

well•be•ing (n.): The state of being healthy, happy, and prosperous

Wellbeing is more than your physical health.

Baylor Wellbeing is designed to support the total wellbeing of faculty, staff, and their families by providing resources to promote the five dimensions of wellbeing: Physical, Financial, Spiritual, Mental, and Professional.



Physical Wellbeing involves exercise, nutrition, healthy lifestyle choices, and self-care. Baylor offers a variety of opportunities to assess, improve, and maintain your physical health.

- Programs on Exercise, Nutrition, Tobacco Cessation, and More
- Real Appeal Weight-Loss Program
- Optum Emotional Wellbeing Solutions
- UMR CARES Programs and Mobile Apps
- Surest Plan Mobile App and Website



Financial Wellbeing — Financial insecurity is a leading cause of stress, anxiety, and relational strain. Baylor offers numerous opportunities to increase your financial literacy to help you achieve financial wellbeing.

- Retirement Preparation and Advisory Services
- Optum Emotional Wellbeing
- Baylor Family Compassion Fund



Spiritual Wellbeing results from our communion with the living God and is manifested as the “Fruit of the Spirit” that Paul lists for us in Galatians. Faculty, staff, and their families have access to events and programs that support God’s grace already at work in our lives.

- Departmental Prayer
- Truett Seminary Conferences and Lectures
- Chapel and Chapel Online
- Spiritual Wellbeing Day



Mental Wellbeing involves understanding yourself and the way you develop and maintain positive relationships while adapting to a constantly changing environment. Baylor provides a range of services to help you optimize this critical area of wellbeing.

- Mental Health and Substance Abuse Resources
- Title IX Resources
- Programs for New and Expectant Parents
- Adoption Assistance Program
- Mental Health First Aid



Professional Wellbeing helps us live out our Christian commitment through leadership and service within our community. Through resources, trainings, and assessments we will improve our skills, competence, and knowledge in order to more effectively lead ourselves and others.

- RightNow Media@Work
- Baylor Leaders
- Tuition Programs
- Ignite Learn
- LinkedIn Learning

Visit <https://wellbeing.web.baylor.edu> to find out about events, activities, and resources that will support your own Wellbeing.

UMR One Pass Select

One Pass Select can help you prioritize your fitness goals whether you work out at home or at the gym. The program offers digital fitness classes, a nationwide network of gyms, and a convenient grocery delivery subscription. There are multiple membership tiers to choose from, and discounts for family or friends.

MEMBERSHIP OPTIONS

Category	Digital	Classic	Standard	Premium	Elite
Monthly fee*	\$10	\$34	\$69	\$109	\$249
Digital classes	10,000+	10,000+	10,000+	10,000+	10,000+
Gym network size	N/A (online fitness classes)	12,000+ gym locations	14,000+ gym and premium locations	16,000+ gym and premium locations	20,000+ gym and premium locations
Grocery delivery	N/A	Yes	Yes	Yes	Yes

*A one-time enrollment fee will apply.

To enroll or learn more, visit OnePassSelect.com.

Available to faculty and staff enrolled in the HDHP, Surest, and PPO Plans only.

Campus Recreation

The **FitPass** is a single-semester pass that gives faculty, staff, spouses, and eligible dependents access to every group fitness class (more than 50 per week) offered through Campus Recreation. Each class is 45 minutes long and is designed to help individuals of all fitness levels achieve their goals.

- **Group Fitness Classes:** Wildly popular F45, BearCycle (studio cycling), hip hop cardio, vinyasa yoga, connect yoga, yoga flow, yogalates, and more!
- **Personal Training:** One-on-one fitness training with a nationally certified personal trainer.
- **Fitness Center:** 10,000 square feet with three levels—Cardio, Machine Weight, and Free Weight—each providing equipment to suit your fitness pursuits!
- **Massage Therapy:** A licensed massage therapist to help you reduce stress and feel great.

Contact **Campus Recreation** for the cost of each offering and program details.

Available to all faculty and staff.

Mental Health First Aid

Mental Health First Aid (MHFA) is a free course offered through the National Council for Mental Wellbeing that teaches you how to assist and support others who may be experiencing a mental health or substance use challenge.

A certified instructor will teach you how to recognize common signs and symptoms of mental health and substance use challenges, how to interact with a person in crisis, and how to connect the person with professional help.

To enroll in this one-day course, visit the Learn module within IGNITE.

Available to all faculty and staff.

Pet Insurance



Coverage for every member of the family

With Pet Insurance, you'll have peace of mind knowing you can get help with some of your pet's medical bills, including exams, treatments, procedures, diagnostics, and more.

- Enroll up to three pets under one policy
- Choose Standard coverage for costs related to injuries and illnesses, or upgrade to the Preventive Care option for additional wellness coverage
- Visit any licensed U.S. veterinarian and be reimbursed 50% to 90% of the cost of services
- Arrange premium payment directly through MetLife

To enroll or learn more, visit www.metlife.com/getpetquote or call **1-800-GET-MET8** (1-800-438-6388).

Available to all faculty and staff.

Lantern



Lighting your path to the best surgical care

If you need surgery, Lantern (formerly Surgery Plus) can help you find the best surgeon for your needs and save you money at the same time.

Lantern covers more than 1,500 planned, non-emergency surgeries, including spine, orthopedic, joint, cardiac, and more. A Care Advocate will match you with a surgeon from within their network and guide you through every step of the process.

This benefit is included with your Baylor University medical plan at no additional cost, and members often pay little-to-nothing out of pocket for their procedure.

To access Lantern, call **1-855-676-8899**.

Available to all faculty and staff enrolled in the HDHP, Surest, and PPO Plans.

Note: Actual savings vary based on your employer's coverage, your medical plan, and the procedure you need. Call Lantern to learn about your specific plan.




NEW

Identity Theft Protection

Norton LifeLock monitors multiple gateways into your identity and credit, alerts you of fraudulent activity, and provides full restoration services if your identity does become compromised. Services include:

- Credit reports and monitoring
- Bank account takeover monitoring
- Full-service identity restoration services
- Court records monitoring
- Credit application monitoring
- Social Security number trace

You can purchase Identity Theft Protection for \$12.49 per month for employee-only coverage or \$21.48 per month for family coverage. For more information, visit norton.com/employeebenefits or call **1-844-698-8640**.

NEW

Legal Insurance

LegalEASE offers affordable legal representation through a network of participating attorneys who can help with a wide range of needs, including:

- Court appearances
- Debt collection defense
- Family law
- Document review and preparation
- Will preparation
- Real estate matters

You can purchase Legal Insurance for \$18.84 per month for you and your family. For more information, visit www.legaleaseplan.com/lphd or call **1-800-248-9000**.

Baylor Spiritual Wellbeing

Spiritual Wellbeing results from our communion with the living God and is manifested as the “Fruit of the Spirit” that Paul lists for us in Galatians. Faculty, staff, and their families have access to events and programs that support God’s grace already at work in our lives. Resources for Spiritual Wellbeing include:

- **Departmental Prayer:** The University Chaplain and Director for Pastoral Care are available to lead times of prayer for any department or group of staff and faculty. These prayers might be in response to a need or to support an initiative or simply to experience the spiritual practice of communal prayer so central to the Christian walk. The easiest way to make an appointment is by calling the Office of Spiritual Life at **1-254-710-3517** or emailing us at Spiritual_Life@baylor.edu. Feel free to stop by our offices at the Bobo Spiritual Life Center as well.
- **Spiritual Life:** Spiritual Life exists to nurture theological depth, spiritual wholeness, and missional living. Faculty and Staff are encouraged to take advantage of worship opportunities offered on campus.
- **Spiritual Wellbeing Leave:** Spiritual Wellbeing Leave is a resource for eligible Baylor Staff employees to use as a day to connect with or reflect upon their faith.

Visit <https://wellbeing.web.baylor.edu/spiritual> to find out about events, activities, and resources that will support your Spiritual Wellbeing.



Emotional Wellbeing Solutions

Because we care about our employees and their families, we provide an Emotional Wellbeing Solutions (EWS) Program through Optum Health. The EWS can be used as needed when you or your dependents are facing emotional, financial, legal, or other concerns. It is available 24/7 by phone or online, is strictly confidential, and is provided at no cost to you.



EWS SERVICES

The EWS offers in-person, telephone, and digital support options, including:

- **Face-to-Face Counseling:** 5 visits per event per year with a network clinician.
- **Financial Coaching:** Free 60-minute consultation with a financial coach per financial issue.
- **Legal Counseling and Mediation Services:** Free 30-minute consultation with a network attorney or mediator per legal issue. Ongoing services provided at a 25% discount.
- **Optum ID Theft Assist:** Free 60-minute consultation with a Fraud Resolution Specialist.
- **Digital Self-Care Tools:** Access resources at liveandworkwell.com or via the Optum Assist app.
- **Talkspace App:** Reach out to your EWS provider anytime via text, voice, or video messages, or schedule a live video session when needed.
- **AbleTo App:** Personalized content and tools curated for you based on your responses to an optional assessment.
- **Virtual Visits:** Secure, confidential video visits with EWS providers who can help with anxiety, depression, and other mental health concerns.

WORKLIFE SERVICES

The EWS can help with variety of issues and concerns such as:

- Grief and loss
- Retirement planning
- Eldercare support
- Childcare options
- Adoption resources
- Family support groups
- Chronic illness support
- Pet services
- Career consulting



Scan Here



Scan the code to learn more and
log on to liveandworkwell.com.

To access the EWS, call **1-866-248-4096** or visit liveandworkwell.com using company access code: Bears. The **Optum Assist**, **Talkspace**, and **AbleTo** mobile apps are available in the App Store or Google Play.

Retirement Savings Plans

Baylor University offers two ways to save for retirement: a 403(b) Plan and a 457(b) Plan.

403(b) PLAN

A 403(b) is an institutional retirement savings plan. You may begin saving money in the plan immediately, and rollovers may be made from previous employers at any time. Vestiture is automatic.

The basic contribution limit and over age 50 catch-up contribution limit are determined by the IRS. Voluntary deferrals may be made on either a pre-tax or Roth (after-tax) basis. To view current year limits, go to baylor.edu/hr/403b.

Eligible employees will receive an employer-provided defined contribution equal to a percentage of their total pay. This is not a matching plan. You are encouraged to save additional dollars in the 403(b), however, it is not a requirement.

Auto-Enrollment

All staff are eligible to make employee contributions upon their date of hire. Upon hire, you will automatically be enrolled on a pre-tax basis at 3% of your annual salary and your contributions will be directed into a target date fund closest to your projected date of retirement. You have 60 days to enroll at a different percentage or dollar amount or to opt out of participating in the Baylor Retirement Plan.

457(b) PLAN

A 457(b) plan is a non-qualified salary deferral plan offered in addition to the 403(b) plan. Maximum savers may be interested in deferring part of their salary, up to the IRS limit, into the 457(b) plan on a pre-tax basis. The basic contribution limit is determined by the IRS. This non-governmental plan does not offer an over age 50 catch-up provision. Vestiture occurs when the employee leaves employment with Baylor University. To view current year limits, go to baylor.edu/hr/457b.



Scan Here

Scan to start or
edit your personal
contributions.



To modify your election to a different percentage or dollar amount, log into your TIAA account at www.tiaa.org/baylor.

What is a pre-tax contribution?

A pre-tax contribution is any contribution that is made into your 403(b) retirement account before current taxes are deducted.

- Baylor's defined contribution will always be made on a pre-tax basis.
- Pre-tax contributions help to lower your current tax liability.
- When you retire and begin taking distributions, you will pay taxes on tax-deferred dollars.

What is a Roth (after-tax) contribution?

A Roth (after-tax) contribution is any contribution that is made into your 403(b) retirement account after current taxes are deducted.

- These contributions can only be made by you.
- This is not a Roth IRA. That means you can save even more money on an after-tax basis!
- All eligible employees may make Roth (after-tax) contributions regardless of income level.

RETIREMENT PLANNING RESOURCES

- TIAA is the record keeper for the 403(b) and 457(b) plans. For more details on how these plans work, visit www.tiaa.org/baylor or call **1-800-842-2252**. Reference plan numbers 101725 and 101726 for the 403(b), and plan number 407869 for the 457(b).
- CAPTRUST at Work offers independent financial advice online, by phone, or in person. For details, visit captrustadvice.com or call **1-800-967-9948**.
- MetLife Retirewise offers a series of workshops designed to help you make smart financial decisions. For details, visit <https://cvent.me/dXGVIP> and enter Baylor University.



TIAA serves Baylor University as the sole record-keeper for the Baylor Retirement Plan 403(b) and the 457(b) Plan. TIAA offers Baylor Retirement Plan and Baylor 457(b) Plan participants with a tiered investment line-up, a brokerage account option, and an optional fee-based TIAA Retirement Plan Portfolio Manager service that will review your portfolio quarterly and provide you with investment advice based on your goals and needs.

Plan Record-Keeping Fees

Record-keeping fees are deducted proportionately from participant accounts on the last business day of each quarter, and identified as the “TIAA Plan Servicing Fee” on quarterly statements. The record-keeping fee for the Baylor Retirement Plan 403(b) is \$48 per year and will be assessed at \$12 per quarter. The record-keeping fee for the 457(b) Plan is \$100 per year and will be assessed at \$25 per quarter.

Investment-Specific Expenses

Each of the Plan’s investment options has an expense charge for investment management and associated services—measured by what is called an “expense ratio.” Expense ratios are reported as a percentage of assets. If you are invested in funds that provide revenue-sharing, these credits will be listed on your quarterly statement as “Plan Servicing Credits.”

Investment Tiers

The Baylor Retirement Plan’s investment options will be arranged in a tiered structure, offering a variety of investments from several fund families. You can create a tailored retirement strategy by investing in options from any of the following tiers: Allocation, Active, Passive, Christian-Screened, or the TIAA Brokerage account.

Connect with financial professionals who can explain how your retirement plan works and how you can choose the right amount to contribute.

TIAA • 1-800-842-2252
tiaa.org/baylor

Available Monday – Friday, 7:00 a.m. – 9:00 p.m.
(CST) Saturday, 8:00 a.m. – 5:00 p.m. (CST)



Our mission is to enrich the lives of our clients, colleagues, and community through sound financial advice, integrity, and a commitment to service beyond expectation.

CAPTRUST provides 403(b) and 457(b) Plan participants with independent financial advice, which you may access online, via telephone, and in person.

A CAPTRUST at Work representative will assist you with your investing questions or help with your plan and other financial issues. Representatives are available to offer investment advice and to help you act on advice by helping you navigate the TIAA website.

One-on-One Meetings

You may schedule an individual appointment with a CAPTRUST at Work representative when they are on the Baylor University campus in Waco, or at the Louise Herrington School of Nursing in Dallas. During these appointments, you can discuss your personal investment goals and get advice on how to invest in your 403(b) and 457(b) Plan accounts.

Retirement Blueprint

For those who would like to spend 30 minutes going through their financial picture with a counselor, a CAPTRUST at Work representative will deliver a Retirement Blueprint—a plan for all your long-term financial needs.

captrustadvice.com

Retirement Advice Line • 1-800-967-9948

On this site, you can schedule appointments at your convenience to speak to a CAPTRUST at Work representative, attend webinars, access educational information, and use calculators and tools.

Tuition Remission and Tuition Reimbursement

Tuition Remission for Employees

Eligible full-time regular faculty/staff can receive 100% tuition remission at Baylor for two courses, no more than 8 hours, during any semester that would apply to an undergraduate and/or graduate degree.

Tuition Remission for Spouse and Children

One year of continuous full-time regular faculty/staff service with Baylor is required for spouse or children to be eligible for tuition remission. After one year, eligible spouses and children will receive partial, or full tuition remission as explained by the chart below.

Spouse	Net Tuition	Children	Net Tuition
1 year	50%	1 year	20%
2 years	75%	2 years	40%
3 years	100%	3 years	60%
		4 years	80%
		5 years	100%

Program Parameters

- Spouse/dependents of active full-time faculty/staff hired on or after July 1, 2003 may receive one undergraduate degree; OR up to 36 credit hours post-baccalaureate; OR one graduate degree; OR (children only) 6 quarters of law school.
- Audit courses/doctoral courses are not eligible for tuition remission.
- Tuition remission benefits for eligible employees, qualifying spouses, or qualifying dependent children at an undergraduate level are not taxable.
- Graduate online and graduate hybrid programs are not eligible for tuition remission.

Tuition Exchange for Spouses and Children

Spouses and dependent children who are eligible to receive 100% tuition remission may elect to apply that benefit toward courses at another college or university that is a Tuition Exchange member school. Tuition Exchange, Inc. is a national organization that administers reciprocal educational scholarships for over 600 member schools. Each member school will determine the acceptance rates for their individual exchange programs; therefore, tuition remission benefits cannot be guaranteed.

Tuition Reimbursement Program

Baylor University provides tuition reimbursement for courses taken by employees at other colleges and universities.

Please refer to the University's policies on tuition remission and tuition reimbursement. Visit baylor.edu/risk/policy for more details regarding tuition remission and/or tuition reimbursement benefits for employees and their dependents.



Retirement Eligibility

Grandfathered Retiree I: Faculty/staff members (age 55+) who completed 20 or more years of continuous full-time service at Baylor University prior to May 31, 2007.

Retiree I: Faculty/staff members (age 55+) who retire with 10 or more years of continuous full-time service at Baylor University.

Honorary Retiree: Those faculty/staff members who have attained age 55 and who separate from service with more than 5 but less than 10 years of continuous full-time service at Baylor University.

Those faculty/staff members who have attained age 55 and who separate from service and who have completed at least 10 years of continuous regular part-time service at Baylor University.

Retiree Classification	Grandfathered Retiree I	Retiree I	Honorary Retiree	
	Age: 55+	Age: 55+	Age: 55+	Age: 55+
Qualification	Service: 20+ yrs prior to 5/31/2007	Service: 10+ yrs of full-time svc.	Service: 5 to 10 yrs of full-time svc.	Service: 10+ yrs of part-time svc.
Retiree ID Card	Retiree + Spouse	Retiree + Spouse	Retiree only	Retiree only
Retiree Email with Bear ID	√	√	√	√
Retiree Income Plan	√	√	√	√
CAPTRUST Participant Advisory Services	√	√	√	√
TIAA Retirement Advice	√	√	√	√
HRA for Medicare Supplement Plan	√	√		
HRA for Medicare Part B	√			
Life Insurance Paid by BU	√			
Optional Life Insurance (\$5,000 or \$10,000)	√	√		
Optional Dental Insurance	√	√		
Surviving Spouse Benefits	√	√		
Tuition Remission (Spouse + Children)	Undergraduate & Graduate Degrees	Undergraduate or Graduate Degrees		
10% Bookstore Discount	√	√	√	√
Parking	√	√	√	√
Dining Privileges	√	√	√	√
Athletic Events	√	√	√	√
Discounted Football Tickets	√	√	√	√
Library Privileges	√	√	√	√
Student Life Center	√	√	√	√
Student Union Building Game Room	√	√	√	√

Post-Retirement Benefits through VIA Benefits

Baylor University has partnered with VIA Benefits to offer eligible retirees access to licensed benefit advisors to assist with enrollment into either a marketplace insurance plan or Medicare supplement plan. VIA Benefits will also assist eligible retirees with requesting reimbursements from their Baylor University funded Health Reimbursement Accounts (HRA).

VIA Benefits is your advocate and wants you to be satisfied with your health plan choices. If you are exploring retirement, considering changes during the open enrollment season, or require assistance with reimbursements throughout the year, a licensed benefit advisor is just a phone call away. The VIA Benefits Help & Support Center is available online at www.my.viabenefits.com 24 hours a day, or you can call 1-888-586-0692, Monday through Friday.



Post-Age 65 Retirees

- Effective January 1, 2014
- 10 years of continuous service
- Age 65+
- Enrolled in the group medical plan at retirement
- HRA Subsidy
 - \$2,640 annually for Grandfathered Retiree I and Retiree I
 - \$1,260 annually for Grandfathered Retiree I only to offset the cost of Medicare Part B premiums
- Surviving Spouse will be eligible to receive the Retiree's HRA subsidy
- Post-Age 65 Spouse
 - Receive access to Licensed Benefits Advisors with VIA Benefits to select a Medicare supplement and Medicare prescription plan
 - No HRA is provided
- Pre-Age 65 Spouse and Dependents
 - Receive access to Licensed Benefits Advisors to select a marketplace medical plan
 - No HRA is provided

Pre-Age 65 Retirees (Ages 55 to 64)

- Effective January 1, 2017
- 10 years of continuous service
- Between ages 55 and 64
- Enrolled in the group medical plan at retirement
- The HRA is provided to the Dependent and Spouse only if and when the Eligible Retiree opts in and receives HRA funding through VIA Benefits (Willis Towers Watson)
- Only one HRA Account will be established for all participants in a single family and all credits for such family members will be credited to such HRA Account
- HRA Subsidy†
 - \$2,640 annually Retiree Only
 - \$5,280 annually Retiree + Spouse
 - \$7,920 annually Retiree + Family
 - †Determined by group medical plan coverage at retirement
- Participants who are Eligible Dependents shall continue to receive Benefit Credits after the Eligible Retiree's death
 - A Dependent includes a child of the Eligible Retiree until the end of the month in which the child's 26th birthday occurs

Medicare Overview for Medicare-Eligible Retirees

- If you are not currently receiving Social Security retirement benefits, you will want to consider signing up for Medicare Plans (A & B) approximately 3 months prior to your retirement.
- If you are receiving Social Security benefits when you turn 65, you are already qualified, and Part A (Hospital Insurance) starts automatically.
- Part B (Medical Insurance) is an optional program with a monthly cost. Almost anyone who is eligible for Part A can sign up for Part B. If you don't enroll in Part B when you are first eligible, you may pay a penalty to enroll at a later date, unless you are covered under Baylor's group medical plan as an active employee. Full-time active employees may waive enrollment in Medicare Part B until you retire or separate from service.
- Part C (Medicare Advantage Plans) is another optional program that requires your enrollment in both Parts A and B. You might have to pay an additional monthly premium for Part C because of the extra benefits the Medicare Advantage plan offers.
- Part D (Prescription Drug Plan) is available to anyone who has Parts A and B, or Part C. This prescription insurance is also optional, and an additional monthly premium is required for the coverage. As long as you have been covered under Baylor's group medical plan, you will not incur a late enrollment penalty. Baylor's prescription benefit is considered by Medicare to be "creditable coverage".

Note: Active employees who are eligible for Medicare, and covered under Baylor's group medical plan, may elect to waive Medicare Part B.

Note: Medical insurance will cease on the last day of the month in which you retire from Baylor University. This will open up a Special Enrollment Period for Medicare-eligible retirees who did not sign up for Medicare at age 65 because they were covered under an employer's group medical insurance plan. This two-month period will enable you to enroll in Medicare Part A and B, and a Medicare Advantage Plan with drug coverage or a stand-alone Medicare Part D drug plan. Coverage will normally begin the month after you submit a completed application.

To enroll in Medicare, you will contact the Social Security Administration:

ssa.gov/onlineservices

1-866-964-6304

SSA Hours of Service:

Monday – Friday • 4:00 a.m. to 12:00 a.m. CST

Saturday • 4:00 a.m. to 10:00 p.m. CST

Sunday • 7:00 a.m. to 10:30 p.m. CST

If you are currently enrolled in a medical plan outside of the Baylor medical plan, you would contact the administrator of your plan to confirm their requirements of your enrollment in Medicare.



Contact Information

BENEFIT	CONTACT	PHONE NUMBER	WEBSITE
Medical	UMR Group # 76-415544	1-877-370-8951	UMR.com
Medical	Surest Group # 78800923	1-866-683-6440	benefits.surest.com
Prescription	CVS	1-800-552-8159	caremark.com
Telemedicine	Teladoc	1-800-Teladoc	Teladoc.com
Fertility, Menopause, and Family Building	Progyny	1-866-960-3562	progyny.com
CARE Programs	UMR	1-877-370-8951	
Surgery Benefit	Lantern	1-855-676-8899	surgeryplus.com
Critical Illness, Accident, Hospital Indemnity, and Short-Term Disability	Aflac	1-800-433-3036	https://learn.aflac.com/bayloruniversity
Health Savings Account	HSA Bank	1-800-357-6246	myaccounts.hsabank.com
Flexible Spending Accounts	HSA Bank	1-800-357-6246	myaccounts.hsabank.com
Dental	UnitedHealthcare Plan # 0932164	1-800-445-9090	myuhc.com
Vision	EyeMed Plan #1012548	1-866-804-0982	eyemed.com
Wellbeing Benefits	Baylor Wellbeing		https://wellbeing.web.baylor.edu/
Life, Accidental Death and Dismemberment, and Long-Term Disability	Aflac	1-800-433-3036	https://learn.aflac.com/bayloruniversity
Pet Insurance	MetLife	1-800-GET-MET8 (1-800-438-6388)	http://www.metlife.com/getpetquote
Identity Theft Protection	Norton LifeLock	1-844-698-8640	norton.com/employeebenefits
Legal Plan	LegalEASE	1-800-248-9000	www.legaleaseplan.com/lphd
403(b) and 457(b) Retirement	TIAA Plan #101725 Plan #101726	1-800-842-2252	tiaa.org/baylor
Retirement Plan Counseling	CAPTRUST	1-800-967-9948	captrustadvice.com
Emotional Wellbeing Solutions	Optum Health	1-866-248-4096	liveandworkwell.com Access Code: Bears
Tuition Programs	Baylor University	1-254-710-2000	https://hr.web.baylor.edu/
HR Service Center	Baylor University	1-254-710-2000	https://hr.web.baylor.edu/2026benefits



QUESTIONS?

Scan here or visit <https://hr.web.baylor.edu/2026benefits> for additional information including enrollment instructions, plan documents, and more.



The 2026 Benefits brochure is meant to cover the major points of benefit plans and it does not contain all of the details that are included in the summary plan descriptions. While every effort has been made to ensure the accuracy of information, if there is ever a question about one of these plans or policies, or if there is a conflict between the information in this brochure and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern. Examples shown within this brochure are for illustrative purposes only and your individual situation may vary.



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