

MEMORANDUM

To: Benefit-Eligible Faculty and Staff
From: Human Resources
Date: October 1, 2026
RE: Mandatory 2027 Employee Benefits Open Enrollment

Greetings from your Human Resources team!

Mark your calendars for the University's annual open enrollment period for benefits will be **October 20 through November 3, 2026**, via **myEKU**. Completion of benefits open enrollment is **mandatory**, regardless if you choose to elect benefits.

Instructions for open enrollment are available in the following locations:

- Human Resources Benefits webpage at <https://www.eku.edu/in/guides/employee-benefits-information/> on October 1
- *2027 EKU Employee Benefits Guide on page 3* (you will receive through campus mail)

After making your elections on the **myEKU** benefits enrollment portal, remember to **click SAVE** on the left-hand side of the page to submit. You will receive an email confirmation with your elections. You may continue to make changes until November 3.

Benefits Fairs

This year we will host two **in-person** benefits fairs. **Free flu shots** will be offered both days. Details are as follows:

- **Wednesday, October 21, Keen Johnson Ballroom, 9:00 AM – 3:00 PM**
- **Tuesday, October 27, Perkins Quads, 9:00 AM – 3:00 PM**

Please work with your supervisor when planning to attend.

Health Program Updates

The cost of employer-sponsored health insurance has increased significantly nationwide, with average family health insurance premiums having increased 26% over the past five years. These increases reflect rising hospital and medical service costs, higher prescription drug costs, and specialty medications.

As a self-insured employer, the University pays the cost of the healthcare services and prescription drugs used by our employees and their covered dependents. With medical services and prescription drug costs having outpaced employee contributions, the University's health insurance costs were approximately \$3 million over budget in

2025. University leadership, in partnership with Gallagher Healthcare, our professional insurance brokerage firm, has carefully evaluated the options to determine a solution that ensures the health insurance plan remains financially sustainable while continuing to provide employees with quality coverage. Employee contributions will increase by approximately \$1.27 million in 2027, and ECU contributions will increase by approximately \$3.19 million.

All health plans offered by the University will be **impacted by these cost increases** to reflect unavoidable market shifts. Further, the University will now mandate a **spousal exclusion**. This means that benefited employees whose spouse has access to group health insurance through their own employer will be prohibited from participating in the University's health plan. This is also true for partners of benefits-eligible employees who qualify as "Sponsored Dependents" pursuant to Human Resources Regulation 8.2.16HRR. This exclusion will not, however, apply to dental and vision options. **At the beginning of the online benefits enrollment portal, employees will have to select an option about their spouse/Sponsored Dependent to determine eligibility for health benefits and will not be able to click "save" until they do so.** Regardless of these updates, our health program options continue to align with our in-state, higher education peers.

Please refer to the Human Resources Benefits webpage, the *2027 Employee Benefits Guide*, and additional campus communications you have already received to review which plan remains the best option for you.

BluMine Updates

The University is pleased to be able to continue the Alternative Health Solutions (a.k.a., "BluMine") services for the 2027 year. BluMine offers medical services with **no co-pay** to ECU employees enrolled on the health plan and their **spouses and dependents**, regardless of whether the spouse or dependent is otherwise enrolled on the University health plan (i.e., the spousal exclusion **will not prohibit** these spouses or dependents from accessing BluMine services as they have been). All employees who are enrolled on the health plan as well as their spouses and dependents are encouraged to utilize BluMine to the fullest extent possible, as BluMine usage helps keep overall University medical costs down as it encourages a proactive and healthy workforce.

Reminders

We also wish to remind you of the following:

- If you currently contribute to a flexible spending account, health savings account, or dependent care assistance, you must re-enroll on the **myECU** benefits enrollment portal if you want to continue participation in the 2027 plan year.
- Please ensure that you are selecting the best, most cost-efficient health plan for you and your family. Prior to making your benefit elections, you should view your claims history by visiting www.anthem.com/account-login/.
- The University's Employee Assistance Program (EAP) provider is Wayne Corporation. An enhanced feature of the new EAP includes additional mental health counseling sessions per year at **no cost**.

Thank you for your continued service to ECU. As a reminder, if you have any questions, please contact the HR Benefits Team at (859) 622-5094, option 5 or visit our website at <https://www.ecu.edu/in/guides/employee-benefits-information>.

Enclosure: Annual Children's Health Insurance Program (CHIP) Notice