

April 17, 2026

Dear Colleague,

The annual Open Enrollment period is May 1–15, 2026, for the plan year beginning July 1, 2026. This is your opportunity to enroll in coverage, cancel coverage or change plans for yourself, your eligible spouse and/or your dependent children. This year, you will continue to have access to the same great benefits and trusted vendors. Just log in to FlexNet, UD's benefits enrollment system, if you would like to enroll in or make changes to your benefits coverage.

### **What You Need to Know for Open Enrollment**

There are some important things for you to know as you prepare for this year's Open Enrollment and the new plan year:

- **Your benefit plan providers and coverage are not changing.** Everything you rely on today will remain in place for the upcoming plan year. Review your options during Open Enrollment to ensure your elections still meet your needs.
- **After a thorough review of plan utilization, claims and costs, medical rates will increase for the upcoming plan year to maintain a sustainable and competitive benefits program.**
- **The rate increase for the Highmark Blue Choice PPO Plan will be slightly higher than for our other medical plans.** This plan has experienced higher overall medical expenses, and the premiums collected for the plan have not fully covered these expenses. This Open Enrollment is a good opportunity for you to explore other medical plan options, like the Aetna CDH Gold plan, which features an employer-funded Health Reimbursement Account (HRA). To see how the plans compare, review our Medical Plans at a Glance chart in the Benefits Guide, available at [udel.edu/benefitfair](http://udel.edu/benefitfair).
- **Dental premiums will increase for the upcoming plan year and will remain fully employer-paid.** There will be no changes to vision, life insurance or long-term disability rates. You can view all the rates at [udel.edu/0011918](http://udel.edu/0011918).
- **If you do not elect or change your benefits during Open Enrollment, your current coverage in the medical, dental, vision, long-term disability and employee life insurance plans will roll over.** After May 15, you can change your coverage only if you have an eligible status change.
- **We are introducing Hospital Indemnity Insurance, a new supplemental insurance plan option through Securian Financial.** This plan pays you a benefit if you or a covered family member is hospitalized for a covered accident, illness or childbirth. It is not a replacement for medical coverage, but it can provide extra peace of mind by helping you pay for copays, deductibles and other incidental charges that can add up during a hospital stay. Learn more about supplemental insurance benefits at [udel.edu/0014568](http://udel.edu/0014568).

**Note:** As with our Critical Illness Insurance and Accident Insurance plans, you pay the full cost of coverage if you choose to enroll. If you enroll in a Securian plan, you also have access to BenefitBump, a concierge benefit navigation service that helps growing families build a plan for balancing work and life.

- **If you are enrolled in an Aetna or Highmark non-Medicare plan, you may be eligible to receive a payment of \$500–\$4,000 for certain planned, non-emergency surgeries through the Lantern Incentive Plan.** Lantern is a free supplemental benefit that connects you with high-performing providers and offers concierge-level support to help coordinate your care. Eligible procedures include certain surgeries in specialty areas such as gastroenterology, orthopedics, gynecology and cardiology. Learn more about Lantern at [udel.edu/0014566](https://udel.edu/0014566).
- **If you newly enroll in or change your medical coverage, you will receive new medical and prescription identification numbers and cards.** Your new cards will be mailed to your home address before July 1, which is when the benefits plan year begins. **Note:** MetLife does not provide dental plan ID cards.
- **To help offset the cost of covering spouses who have access to other employer-sponsored medical plans, the Working Spouse Surcharge Verification Form is required each year during the annual Open Enrollment period if you cover a spouse on your UD medical plan.** Please visit the Medical Insurance website at [udel.edu/0013333](https://udel.edu/0013333) to find details about the Working Spouse Surcharge program and to access the verification form.

## What You Need to Do

Participate in Open Enrollment by completing the following steps May 1–15, 2026:

- Consider whether your current medical plan is still meeting the needs of you and your family. You can quickly explore your options by reviewing our Medical Plans at a Glance chart in the Benefits Guide, available at [udel.edu/benefitfair](https://udel.edu/benefitfair).
- Log in to FlexNet ([udel.edu/flexnet](https://udel.edu/flexnet)) to review, change or decline your benefit elections.
- If you will be covering your spouse under a Highmark or Aetna medical plan as of July 1, 2026, complete the Working Spouse Surcharge Verification Form by May 31, 2026. Details about the Working Spouse Surcharge program are available at [udel.edu/0013333](https://udel.edu/0013333).
- Visit the Virtual Benefits Fair page at [udel.edu/benefitfair](https://udel.edu/benefitfair) and attend a virtual information session with the Benefits and Wellbeing Teams. Sessions will be held via Zoom on May 5 and May 13 (2:00–3:00 p.m.) and May 8 and May 11 (10:30–11:30 a.m.).

If you have questions about Open Enrollment or your benefits, visit [udel.edu/benefits](http://udel.edu/benefits) or contact the Human Resources Benefits Team at [hrhelp@udel.edu](mailto:hrhelp@udel.edu).

Sincerely,

A handwritten signature in black ink that reads 'Jared W. Aupperle'.

Jared Aupperle  
Associate Vice President, Human Resources

**Enclosure**

- Annual Required Federal Notices

The following documents can be found at [udel.edu/0013333](http://udel.edu/0013333):

- Summary of Benefits and Coverage (SBC) for each of the four non-Medicare medical plans
- Medical Plan Comparison Chart
- Plan Rates
- Working Spouse Surcharge Verification Program