



XAVIER

UNIVERSITY of LOUISIANA

Office of Human Resources

November 13, 2025

MEMORANDUM

TO: All Benefit-Eligible Faculty & Staff Employees

FROM: Adicia Waddell, Associate Vice President, CHRO

CC: Dr. Reynold Verret, President
Mr. Edward Phillips, Senior Vice President of Fiscal Services and CFO

RE: 2026 Benefits Open Enrollment

I am pleased to announce that the 2026 Benefits Open Enrollment period for Xavier University of Louisiana will begin Monday, November 17, 2025, and end on Wednesday, December 3, 2025 (*no enrollment exceptions after the close of the enrollment period*). **All changes made during Open Enrollment will take effect on January 1, 2026.**

This year, we will continue using Employee Navigator for self-service online enrollment. On Monday, November 17th, you will receive an email with login credentials and instructions. Employee Navigator provides an easy-to-use platform that allows you to complete your elections anytime during the enrollment period using your smartphone, tablet, or computer with Wi-Fi access.

For your convenience, face-to-face informational meetings will be held on multiple dates throughout the Open Enrollment period (see schedule below).

Open Enrollment is your opportunity to review your current benefit elections and ensure your coverage continues to meet the needs of you and your family. **Please note that you must log in to Employee Navigator to make your 2026 benefit elections. Benefits will not automatically roll over into the new plan year; all 2025 elections will terminate on December 31, 2025.**

The Xavier University Faculty and Staff Benefits Committee carefully reviewed all benefit options for the upcoming year including negotiating an overall 8% (from UHC's renewal increase of 31%) increase in the health plan premiums. **We are pleased to share that effective January 1, 2026, our medical, dental, and vision plans will be administered by Blue Cross Blue Shield (BCBS).** The University worked diligently to ensure the transition provides comprehensive coverage and continued access to quality care for all employees and their families.

Spending Accounts (Healthcare FSA, Dependent Care FSA, and Health Savings Accounts) will continue to be administered through the Office of Compliant Administration (OCA), with rollover balances available after March 31, 2026.

Additionally, AFLAC will continue offering voluntary products, including Voluntary Life/AD&D, Short-Term Disability, Critical Illness, Accident Coverage, and Hospital Indemnity. Please review the attached Benefits Summary for additional details.

We will also provide resources to help you better understand Medicare, including coverage options, enrollment timelines, and plan differences. Medicare consists of Part A and Part B (Original Medicare), as well as Medicare Advantage (Part C) and Part D prescription coverage, offered by private insurance companies. Medicare Supplement (Medigap) plans are also available to help cover certain out-of-pocket expenses not included in Original Medicare.

We highly encourage you to attend an in-person session and/or view the Benefits Overview video that will be available in Employee Navigator. Our team looks forward to assisting you and answering your questions.

If you have any questions, please contact the Office of Human Resources at (504) 520-7537.

Open Enrollment Meeting Schedule

Location: The Nissan Room, University Library – 6th Floor

Date	1st Session	2nd Session
Monday, November 17, 2025	9:00 AM	3:00 PM
Wednesday, November 19, 2025	11:00 AM	3:00 PM
Friday, November 21, 2025	9:00 AM	3:00 PM
Tuesday, November 25, 2025	12:00 PM	3:00 PM
Tuesday, December 2, 2025	12:00 PM	3:00 PM
