



2026

Benefits Guide



JANUARY 1, 2026 - DECEMBER 31, 2026

NEW & NOTEWORTHY

Medical
Health Savings Account
Flexible Spending Account
Dental
Vision
Contributions

Life & AD&D
Disability Insurance
Contributions
Retirement

Voluntary Benefits
EAP

CONTACTS



Welcome Xavier Community

We are committed to providing you with a competitive, comprehensive benefits program that provides the care you and your family need to lead healthy, productive lives. Please review this guide carefully for highlights of our benefits and discuss your options with your family.

New & Noteworthy

- ◆ **Medical, Dental, and Vision:** There will be a new carrier, Blue Cross Blue Shield of Louisiana (LA Blue) for medical, dental, and vision. Additionally, there will be minor medical plan design changes, a slight increase in medical and dental rates, and a slight decrease in vision rates.
- ◆ **Flexible Spending Accounts:** If you would like to participate in the Healthcare FSA or Dependent Care FSA in 2026. You will need to elect this and confirm amounts in the enrollment process. Reminder: You must elect this benefit each year and specify the amount you would like as well.
- ◆ **Health Saving Account:** For those who participate in the High Deductible Plan and are eligible for the HSA, your HSA account will remain with OCA.
- ◆ **Life & AD&D, Disability, and Voluntary Benefits:** There are no changes to your AFLAC benefits, except we will be adding a Group Life Insurance with Long-Term Care option for 2026.
- ◆ **NEW Offering: Group Life Insurance with Long-Term Care Benefits:** Xavier University now offers voluntary group life insurance through Aflac, providing financial protection for employees and their families. This plan includes built-in long-term care benefits to support you in the event of a chronic condition.

Medical Plans | LA Blue



We are proud to offer you a choice between four different medical plans that provide comprehensive medical and prescription drug coverage through LA Blue. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.

LA Blue Premier Blue Copay Plan (Plan A)

LA Blue Premier Blue Copay Plan (Plan A) is a type of health insurance where you pay a fixed copayment (copay) for certain healthcare services, like doctor visits, prescriptions, or emergency care. The insurance covers most other costs after you pay your copay. These plans typically have predictable out-of-pocket costs, making it easier to budget for routine medical expenses, while still providing coverage for larger medical needs after meeting your deductible.

LA Blue High Deductible Health Plan (Plan B)

Like the PPO plans, the High-Deductible Health Plan (HDHP) gives you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in Quality Blue Network. In addition, the HDHP comes with a health savings account (HSA) through OCA that allows you to save pre-tax dollars to pay for any qualified health care expenses as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses.

Here's how the HSA plan works:

- ◆ **Annual Deductible:** You must meet the entire annual deductible before the plan starts to pay for non-preventive medical and prescription drug expenses. **NOTE:** *If you enroll one or more family members, you must meet the full FAMILY deductible before the plan starts to pay expenses for any one individual.*
- ◆ **Coinsurance:** Once you've met your plan's annual deductible, you are responsible for a percentage of your medical expenses, which is called coinsurance.
- ◆ **Out-of-Pocket Maximum:** Once your deductible and coinsurance add up to the plan's annual out-of-pocket maximum, the plan will pay 100% of all eligible covered services for the rest of the calendar year. **NOTE:** *if you enroll one or more family members, you must meet the full FAMILY out-of-pocket maximum before the plan starts to pay covered services at 100% for any one individual.*
- ◆ **Health Savings Account (HSA):** You may contribute to your HSA through pre-tax payroll deductions to help offset your annual deductible and pay for qualified health care expenses. **To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs.**

Important: Your contributions may not exceed the annual IRS limits listed below.

HSA Contribution Limit	2026
Employee Only	\$4,400
Family (employee + 1 or more)	\$8,750
Catch-up (age 55+)	\$1,000

Your HSA is yours for life. The money is yours to spend or save, regardless of whether you change health plans, retire or leave the University. There is no "use it or lose it" rule. Your account grows tax free over time as you continue to roll over unused dollars from year to year. You decide how or if you want to spend your HSA funds. You can use them to pay for you and your dependents' HSA eligible expenses including doctor's visits, prescriptions, braces, glasses - even laser vision correction surgery.

Ochsner Blue Connect Copay Plan (Plan C)

With the Oschsner Blue Connect Copay Plan, you select a primary care physician (PCP) from the participating network of providers who will coordinate your health care needs, refer you to specialists (if needed) and approve further medical treatment. Services received outside of the HMO's network, but still in-network with LA Blue are covered at a lesser benefit. Emergency coverage out of network is covered. Out-of-network benefits are also covered at a lesser benefit.

Enhanced PPO Copay Plan (Plan D)

The PPO plans give you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in LA Blue's Quality Blue Network that has a lower deductible. The calendar-year deductible must be met before certain services are covered.

Find a Provider in LA Blue's Network:

◆ Plan A, B, & D

Visit lablue.com/find-a-doctor > Find Care and Costs > Preferred Care PPO Network > Set your Location > Search for Provider

◆ Plan C Only

Visit lablue.com/find-a-doctor > Find Care and Costs > Blue Connect HMO/POS Network > Set your Location > Search for Provider

Medical Coverage | LA Blue

Carrier	LA Blue			
Network	Preferred Care PPO	Preferred Care PPO	Blue Connect HMO/POS	Preferred Care PPO
Plan	Plan A: Premier Blue Copay Plan	Plan B: \$1,900 HDHP Plan	Plan C: Blue Connect Copay Plan	Plan D: Enhanced PPO Copay Plan
Physician Visit				
Preventive Care Services	100% Covered	100% Covered	100% Covered	100% Covered
Primary Care	\$45 Copay	100% After Deductible	\$20 Copay	\$30 Copay
Specialist	\$70 Copay	100% After Deductible	\$50 Copay	\$45 Copay
Quality Blue PCP	\$30 Copay	100% After Deductible	\$20 Copay	\$15 Copay
Urgent Care	\$70 Copay	100% After Deductible	\$50 Urgent Care	\$45 Copay
Emergency Room Visit	\$450 Copay	100% After Deductible	\$350 Copay	Deductible & Coinsurance
Inpatient Hospital Stay	\$750 Copay per day	100% After Deductible	\$350 (3 day max)	Deductible & Coinsurance
Imaging (CT/PET/MRI)	100% Covered	100% After Deductible	100% Covered	Lab & Low Tech - 100% Covered; High Tech - Deductible & Coinsurance
Deductible & Coinsurance				
Plan Type	N/A	Non-Embedded	Embedded	Embedded
Individual	\$0	\$1,900	\$0	\$750
Family	\$0	\$3,800	\$0	\$2,250
Coinsurance	100%	100%	100%	90%
Out-of-Pocket Max				
Individual	\$7,900	\$4,100	\$2,000	\$4,000
Family	\$15,800	\$8,200	\$4,000	\$8,000
Out-of-Network Costs				
Deductible	\$5,000 - Individual \$15,000 - Family	\$3,800 - Individual \$7,600 - Family	\$1,000 - Individual \$3,000 - Family	\$1,500 - Individual \$4,500 - Family
Coinsurance	50%	90%	70%	60%
Out-of-Pocket Max	\$15,800 - Individual \$31,600 - Family	\$8,200 - Individual \$16,400 - Family	\$4,000 - Individual \$8,000 - Family	\$8,000 - Individual \$16,000 - Family
Prescription Drugs				
Tier 1	\$15 Copay	100%	\$7 Copay	\$7 Copay
Tier 2	\$40 Copay	90%	\$30 Copay	\$30 Copay
Tier 3	\$70 Copay	Deductible & Coinsurance	\$70 Copay	\$70 Copay
Tier 4: Specialty Drugs (Limited to a 30 day supply per fill)	10% with \$150 Max	N/A	10% with \$150 Max	10% with \$150 Max

NEW FOR 2026

Blue 365 | LA Blue

Blue365 is available to you as a Blue Cross Blue Shield member and free to register. Access year-round discounts on affordable solutions to support your health. And unlike some other discount programs, there's no need to earn rewards or points in order to take advantage of these exclusive deals—you can start saving immediately!

Enjoy discounts such as:

- ◆ Fitness Gear & Apparel
- ◆ Gym Memberships
- ◆ Hearing Aids
- ◆ Nutrition
- ◆ Travel
- ◆ Vision Care and more!

Sign up for free today by visiting Blue365deals.com/bcbsla

Contributions

Medical Coverage: Monthly Rate

Medical	Plan A: Premier Blue Copay Plan	Plan B: \$1,900 HDHP	Plan C: Ochsner Blue Connect Copay	Plan D: Enhanced PPO Copay
Employee	\$109.95	\$143.54	\$162.00	\$290.46
Employee + Spouse	\$667.03	\$731.82	\$754.19	\$1,020.62
Employee + Child(ren)	\$547.99	\$609.98	\$634.02	\$885.32
Family	\$1,052.33	\$1,156.11	\$1,192.37	\$1,618.36

Medical Coverage: Bi-Weekly Rate

Medical	Plan A: Premier Blue Copay Plan	Plan B: \$1,900 HDHP	Plan C: Ochsner Blue Connect Copay	Plan D: Enhanced PPO Copay
Employee	\$54.98	\$71.77	\$81.00	\$145.23
Employee + Spouse	\$333.52	\$365.91	\$377.10	\$510.31
Employee + Child(ren)	\$274.00	\$304.99	\$317.01	\$442.66
Family	\$526.17	\$578.06	\$596.19	\$809.18

Flexible Spending Account | OCA

We provide you with an opportunity to participate in up to two different flexible spending accounts (FSAs) administered through OCA. FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, social security and Medicare taxes.

Healthcare FSA

For 2026, you may contribute up to **\$3,400** to cover qualified health care expenses that are not paid for by insurance such as deductibles, copays and prescription drugs. You have access to the full annual amount of your healthcare FSA on the first day of plan year, prior to money being deducted from your paycheck. **You may rollover up to a maximum of \$680 of any unused amount from the current plan year to the following plan year.** Any unused amount in excess of \$680 that remains unused will be forfeited at the end of the year.

You can access your FSA funds through the OCA Debit Card or pay out-of-pocket and get reimbursed by submitting a paper Spending Account Claim Form.

Dependent Care FSA

For 2026, you may contribute up to **\$7,500** per year if you are single or married filing joint tax return and \$3,750 if you are married filing separate tax returns (per IRS guidelines). The Dependent Care FSA may be used for eligible childcare care and adult day care for a dependent child (children under 13) or adult while you are at work.

DON'T FORGET!

You are required to designate the pre-tax amount you want to contribute for the 2026 plan year. This contribution may not be changed during the course of the year.

Dental & Vision | LA Blue

Carrier	LA Blue	
Network	AdvantagePlus 2.0	
Dental Plan Features	Low Plan	High Plan
Annual Deductible (single/family)	\$50/\$150	\$50/\$150
Annual Maximum Benefit	\$1,000	\$2,500
Preventive (oral exams, x-rays, cleanings, sealants*, space maintainers*)	Plan pays 100%	Plan pays 100%
Basic (fillings, oral surgery, extractions)	Plan pays 80%	Plan pays 80%
Major (crowns, dentures, bridges, root canals)	Plan pays 50%	Plan pays 70%
Orthodontia**	Plan pays 50%	Plan pays 50%
Orthodontia Lifetime Max	\$1,000	\$2,500

*Provided for covered persons age 14 years and younger.

**Up to age 19 for Low Plan and available for both Adults/Child(ren) for High Plan

Carrier	LA Blue
Network	Davis Vision
Vision Plan Features	
Exam	\$10 copay
Frames	Up to \$130 retail allowance or \$180 at Visionworks + 20% off balance
Lenses Single, Bifocal, Trifocal	\$15 copay
Contact Lenses	Up to \$130 allowance + 15% off balance Medically necessary - 100%
Benefit Frequency	Exams - 1x every 12 months Lenses/Contacts - 1x every 12 months Frames - 1x every 24 months

Find a Provider in LA Blue's Network:

Visit <https://www.lablue.com/find-a-doctor> > Find Care and Costs > Other Types of Care

Contributions

Dental Coverage: Monthly Rate

Dental	Low Plan	High Plan
Employee	\$29.38	\$43.28
Employee + Spouse	\$58.71	\$86.44
Employee + Child(ren)	\$62.13	\$91.49
Family	\$97.30	\$143.27

Vision Coverage: Monthly Rate

Vision	
Employee	\$5.23
Employee + Spouse	\$9.94
Employee + Child(ren)	\$10.47
Family	\$15.69

Dental Coverage: Bi-Weekly Rate

Dental	Low Plan	High Plan
Employee	\$14.69	\$21.64
Employee + Spouse	\$29.36	\$43.22
Employee + Child(ren)	\$31.07	\$45.75
Family	\$48.65	\$71.64

Vision Coverage: Bi-Weekly Rate

Vision	
Employee	\$2.62
Employee + Spouse	\$4.97
Employee + Child(ren)	\$5.24
Family	\$7.85

Employee Assistance Program | TELUS Health through Aflac

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at **NO COST** to you through **TELUS Health through Aflac**. TELUS Health can provide support with credentialed professional counselors and resources to help you find answers to questions related to work, life, health, family, or money.



The EAP can help with the following issues, among others:

- » Mental health
- » Relationships or marital conflicts
- » Child and eldercare
- » Substance abuse
- » Grief and loss
- » Legal or financial issues

one.telushealth.com

Call 1-800-433-3036

Life & AD&D | Aflac

Basic Life/AD&D Coverage

This coverage is provided by the University at no cost to you. Coverage is effective on the first day of the month following your date of hire.

NOTE: Be sure to update your beneficiary information each year.

Employer Paid Life/AD&D	
Life Amount	1x basic annual earnings to a max of \$150,000
AD&D	Matches life amount
Age Reductions	Benefit reduces to 65% at age 65; to 40% at age 70, and to 20% at age 75 of the in-force amount



Voluntary Life/AD&D

This coverage is 100% employee paid. Insurance may be purchased on the employee, his/her spouse and/or dependent children. Employee must be insured for dependents to be covered.

	Amount	Guaranteed Issue
Employee	\$10,000 increments, to a maximum of \$500,000	\$150,000
Spouse	\$5,000 increments, to a maximum of \$250,000, not to exceed 50% of employee's benefit	\$50,000
Child(ren)	14 days to 6 months: \$1,000 6 months to 26 years: \$10,000,	\$10,000
Benefit Reductions	Benefits reduce to 65% at age 65; to 40% at age 70 and to 20% at age 75	-
Accelerated Death Benefit	Up to 75%	-



Disability | Aflac

Voluntary Short-Term Disability

This coverage is 100% employee paid. Insurance may be purchased on the employee. Disability income protection insurance provides a benefit resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

Note: This benefit is only available at Open Enrollment.

Short-Term Disability (STD)	
Income Replacement	60% of covered weekly earnings
Monthly Max Benefit	\$1,500 per week
When Benefit Begins	14 days accident/14 days sickness
Duration of Benefits	11 weeks
Pre-Existing Limitation	3/12

Long-Term Disability

This coverage is provided by the University at no cost to you. Disability income protection insurance provides a benefit resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration. Benefits become effective 1st of the month following 30 days of your date of hire.

Note: This benefit is provided for full time benefit eligible employees only.

Long-Term Disability (LTD)	
Income Replacement	60% of covered monthly earnings
When Benefit Begins	90 consecutive days of Total Disability
Duration of Benefits	Benefits will not accrue beyond the duration specified below.



Retirement | TIAA & Voya

All eligible employees have the opportunity to save for retirement by participating in the Xavier University 403(b) plans. You can participate in this plan by making pre-tax contributions.

Not yet contributing to the 403(b) plan?

To start your contributions to the 403(b) plan, schedule an appointment with a plan representative to complete the enrollment process. Upon completion, return the salary reduction agreement to the Office of Human Resources. You must be enrolled in the retirement plan before payroll deductions are effective. The University will match your 403(b) contributions, dollar for dollar **up to the first 6%. Please note that in addition to completing and returning a salary reduction agreement, you must also establish an account with the appropriate investment provider that you have selected on the salary reduction agreement.** You may also need to provide any additional information that may be required to enroll you in the 403(b) plan.

Already contributing to the 403(b) plan?

Great News! You have an opportunity to increase your contributions to the 403(b) Plan. If you are currently contributing to the 403(b) plan, you may be able to increase your pre-tax contributions or change providers if you deem appropriate. Please note that you can contribute to both TIAA and VOYA at the same time or to either of these providers if you prefer, but your total contributions cannot exceed the allowable limits.

If your current financial situation means that you need to lower saving for retirement, you can change your contribution rate by completing and returning a salary reduction agreement as described above.

Note: Upon eligibility, it is the responsibility of the eligible employee to inform the office of Human Resources of any special enrollment circumstances that may waive the two-year waiting period for employer match. Proper documentation is required.



How much can I contribute?

The general limit on salary reduction for 2026 is \$24,500; however, this amount may be adjusted annually. If you have been employed with the University for 15+ consecutive years, you may be eligible to contribute up to an additional \$3,000 in 2026, based on your prior contributions.

For employees age 50 or over, an additional catch up contribution of \$8,000, and \$12,000 for those between the ages of 60-63, may be contributed for 2026.

If you are eligible for both catch-ups, the IRS requires that you first contribute under the 15 Years of Service catch-up before contributing under the Age 50+ catch up. This limit must not exceed the statutory limitation under IRC section 414(v). Each catch-up has its own limits. All employee contributions cannot exceed the allowable limits.

NOTE: The following limits are projected amounts for 2026.

Voluntary Benefits (only available at Open Enrollment)

Critical Illness Insurance | Aflac

Protect yourself and your loved ones from the financial burden of serious health conditions with our Critical Illness Insurance plan. This coverage provides a lump-sum benefit if you are diagnosed with one of over 40 covered conditions, such as heart attack, cancer, diabetes, multiple sclerosis, Alzheimer's, sickle cell anemia, and stroke. You can choose a lump-sum benefit ranging from \$5,000 to \$40,000 for yourself and your spouse—without any health questions required. Dependent children are covered at 50% of the employee's benefit amount, at no additional cost. Additionally, the plan includes a **\$50 annual wellness benefit** per covered family member. For full details, please refer to the policy.

Hospital Indemnity | Aflac

Hospital Indemnity Insurance offers cash benefits to help cover the costs associated with a covered inpatient hospital stay. This plan has no health questions or pre-existing condition exclusions, including pregnancy. The plan also includes a **\$50 annual wellness benefit** for each covered family member. **Please note:** This is not health insurance. For more information, please see policy for details.

- » \$1,000 per hospital confinement
- » \$150 per day you are in the hospital
- » \$50 annual health screening benefit
- » \$300 per dependent per day at neonatal and pediatric hospital ICU benefit

Accident Insurance | Aflac

Accident Insurance provides 24/7 coverage for you, your covered spouse, and dependents—whether on or off the job. In the event of a covered accident, this plan helps ease the financial impact by paying you directly (unless otherwise assigned). The plan also includes a **\$50 annual wellness benefit** for each covered family member. For full details, please refer to the policy.



Identity Theft Protection | LifeLock

Employee coverage will be 100% employer-paid by Xavier, while family coverage will be offered as a voluntary option.



Group Life Insurance with Long-term Care | Aflac

NEW FOR 2026

Xavier University now offers voluntary group life insurance through Aflac, providing financial protection for employees and their families. This plan includes built-in long-term care benefits to support you in the event of a chronic condition.

Highlights:

- » Guaranteed issue coverage—no medical exams required
- » Up to \$100,000 for employees; spouse and child coverage available
- » Long-term care benefit: choose monthly payments or a lump-sum payout
- » Additional LTC extension available for chronic conditions
- » Portable coverage if employment ends
- » Affordable, age-based premiums via payroll deduction
- » This benefit offers peace of mind and added flexibility for future care needs. Coverage is available to employees working at least 16 hours per week.

Benefits Contact Directory

TOPIC	CONTACT	PHONE NUMBER / EMAIL	WEBSITE & NETWORK
Xavier Human Resources	Colleen Goff, Benefits Coordinator	1-504-520-7537	cgoff@xula.edu
Medical Coverage	LA Blue	1-800-495-2583	www.lablue.com
Dental Coverage	LA Blue	1-800-495-2583	www.lablue.com
Vision Coverage	LA Blue	1-800-495-2583	www.lablue.com
Health Savings Account (HSA) Flexible Spending Accounts (FSA)	OCA	1-855-622-0777	www.oca125.com
Employee Assistance Program	TELUS Health through Aflac	1-800-433-3036	one.telushealth.com
Life & AD&D	Aflac	1-800-206-8826	www.aflacgroupinsurance.com
Short Term Disability	Aflac	1-800-206-8826	www.aflacgroupinsurance.com
Long Term Disability	Aflac	1-800-206-8826	www.aflacgroupinsurance.com
Voluntary Benefits	Aflac	1-833-351-0298 / xavier@aflac.com	www.aflac.com
403(b) Retirement	VOYA or TIAA	1-800-873-2161 - VOYA 1-800-842-2776 - TIAA	www.voyaretirementplans.com www.tiaa.org/xula
Identity Theft	Lifelock	1-844-698-8640	www.lifelock.com

