

2027 Benefits Changes FAQs

Why are insurance rates increasing?

Due to rising healthcare costs nationwide, Ball State needed to make these adjustments to ensure we remain able to maintain comprehensive coverage for our employees.

What changes are being made to the medical plans?

In addition to premium adjustments, the following changes will take effect in 2027:

- Increased deductibles
- Increased out-of-pocket maximums
- Changes to prescription drug copays

These changes will help offset rising healthcare and prescription costs while maintaining comprehensive coverage for our employees.

Will there be changes to our prescription plans?

Yes. The following prescription benefit changes will take effect in 2027:

- Retail and Mail-order copays are changing on both health plans.
- The prescription out-of-pocket maximum amount will be removed from the PPO Health Plan.
- Specialty pharmacy services will transition from CVS Pharmacy to Archimedes, LLC. This change is expected to reduce specialty pharmacy costs while continuing to provide high-level support to members utilizing specialty medications. Employees who currently use specialty medications will be contacted about this transition with instructions before the transition.

Are dental and vision premiums increasing?

No. Dental and vision plan premiums will remain the same for 2027.

Are there any network changes?

Medical, dental, and vision coverage will continue through Anthem, Delta Dental, and VSP.

Are there any other changes to our plans?

Yes. Carrum Health will be added to our Anthem coverage. Carrum provides greater access to centers of excellence for certain surgeries and specialized care, including treatment for substance use disorders. Through negotiated value-based rates, Carrum helps members receive high-quality care while managing healthcare costs.

Is the tobacco-free discount still available?

Yes. Eligible employees may continue to receive the \$900 tobacco-free discount for 2027 by completing the tobacco-free questionnaire during Open Enrollment.

Are any of the retiree rates changing?

Retirees under age 65: Premium increases are the same as the active employee rates. The PPO plan is the only option available for this group.

Retirees over age 65: There are no changes to deductibles, coinsurance, out-of-pocket max, and monthly premiums for 2027.

When is Open Enrollment?

Open Enrollment begins on October 27th and runs through November 12th.

Where can I find more information about 2027 benefits changes?

Rate information is available in the attachments on our Benefits website. The 2027 Benefits Guide will be mailed to your home during the second week of October.

Please log in to Workday to verify that your mailing address is up to date.

Will there be opportunities to learn more?

Yes. Benefits information sessions will be offered in the coming weeks to answer questions about the 2027 benefits changes. Watch your email and the Comm Center for dates and times.

Why doesn't the University have an employee health clinic?

The University continues to explore options in this area. The College of Health has recently opened a new family medicine primary care service line that is now welcoming new patients through the Healthy Lifestyle Center, located within the Interprofessional Community Clinics on Riverside Avenue.