

## 2027 University Open Enrollment Information

- Open Enrollment Oct. 1-31, 2026, for benefits effective Jan. 1, 2027.
- **2026 benefits elections do not carry over to 2027.**
- Members who have waived coverage will remain waived unless an enrollment is completed.



### Medical Plans

| Medical Plan A    | 2026               | 2027               |
|-------------------|--------------------|--------------------|
| Deductible        | \$1,000 / \$2,000  | \$1,250 / \$2,500  |
| Out of Pocket Max | \$5,250 / \$10,200 | \$5,500 / \$11,000 |
| Medical Plan C    | 2026               | 2027               |
| Deductible        | \$2,750 / \$5,500  | \$2,900 / \$5,700  |
| First Deductible  | \$3,400            | \$3,500            |
| Out of Pocket Max | \$4,500 / \$9,000  | \$4,750 / \$9,500  |
| Medical Plan N    | 2026               | 2027               |
| Deductible        | \$2,750 / \$5,500  | \$2,900 / \$5,700  |
| First Deductible  | \$3,400            | \$3,500            |
| Out of Pocket Max | \$6,500 / \$13,000 | \$6,900 / \$13,800 |
| Medical Plan J    | 2026               | 2027               |
| Deductible        | \$500 / \$1,000    | No Change          |
| Out of Pocket Max | \$7,350 / \$14,700 | \$7,600 / \$15,200 |

### OTHER PLAN CHANGES :

**Differential Medical Premiums** - Premium is dependent on vendor selected.

- Aetna: Premiums unchanged
- BCBS of Kansas: 10% increase
- [Find a Provider - BCBSKS](#) (Select State of KS Health Plan)
- [Find A Provider - Aetna](#)

**Dental:** Plan that includes spouse and/or any children will see a 3.3% increase

**GLP-1 Medications:** The BMI requirement will remain at 35. There will be a \$200 copay applied to these prescriptions **in addition** to the standard plan provisions and cost sharing requirements.

### FSA / HSA / HRA

- Administrator remains unchanged: MetLife. Funds will be managed by HealthEquity instead of MetLife.
- Healthcare/Limited FSA Rollover – Excess of \$660 or more in the account at the end of the year will be forfeited.
- Dependent Care FSA – 2026 funds can be used on expenses incurred through March 16, 2027. The deadline to submit for reimbursement with 2026 funds is April 30, 2027.
- 2027 IRS Limits
  - HSA – Employee Only \$4,500 (up from \$4,400) +\$1,000 if 55 or older
  - HSA – Employee + Dependent(s) \$9,000 (up from \$8,750) +\$1,000 if 55 or older
  - FSA (Healthcare / Limited Purpose) \$3,400 (2026 limit; 2027 limit not yet finalized by IRS)
  - FSA (Dependent Care) \$7,500 (2026 limit; 2027 limit not yet finalized by IRS)
    - Married Filing Separately \$3,750
    - Single or Married Filing Jointly \$7,500

### HEALTHQUEST WELLNESS INCENTIVE PROGRAM (Marathon Health)

- Deadline to earn points for 2026 HSA Reward Dollars – Nov. 13, 2026.
- Deadline to earn points for the 2027 premium discount – Dec. 31, 2026.

### OPTIONAL GROUP LIFE INSURANCE

- Enrollment occurs Oct. 1-31 (separate from state enrollment). Re-enrollment for existing participants required *only* if changing existing coverage amount.
  - Program Information: [Optional Life Insurance Info](#)
  - Enrollment Form: [Optional Life Insurance Enrollment Form](#)

### HELPFUL RESOURCES / CONTACTS:

- 2027 State of Kansas Enrollment Resources: [2027 State Benefits Resources](#)
- 2027 State Benefits Booklet: [2027 State Benefits Booklet](#)
- 2027 Open Enrollment Details: [KU Open Enrollment Resources](#)
- Plan Selection Assistance Tool (Ask/Meet Alex): [Plan Selection Assistance](#)
- State Employee Health Plan Benefits Department: [SEHPMembership@ks.gov](mailto:SEHPMembership@ks.gov)
- KU Benefits Department: [benefits@ku.edu](mailto:benefits@ku.edu)
- Meet with a KU Benefits Specialist: [1:1 Meeting with Benefits Specialist](#)