UNIVERSITY OF SOUTH ALABAMA

FLAGSHIP OF THE GULF COAST.

Benefits Open Enrollment 2027



BENEFITS OPEN ENROLLMENT

The benefits open enrollment period is from **Monday, October 12, 2026, through Friday, October 23, 2026.**

During open enrollment, eligible faculty, staff and administrative employees may enroll in the USA Choice Plan, USA Select Plan, or the USA Consumer Plan (HDHP); add or remove dependents, enroll in SouthFlex Flexible Spending Accounts, VSP Vision, and much more with coverage to be effective January 1, 2027.

ONLINE BENEFITS ENROLLMENT—EMPLOYEE NAVIGATOR

All employees are **required** to use ***Employee Navigator*** during open enrollment to confirm benefit elections, update dependent demographics, and make any updates to beneficiary designations for life insurance. Visit our dedicated Open Enrollment page at SouthAlabama.edu/jagsopenenrollment for the Employee Navigator link and additional support information.

Open Enrollment elections in ***Employee Navigator*** must be made **no later than 5:30 p.m. on Friday, October 23, 2026.**

FOR MORE INFORMATION:

SouthAlabama.edu/jagsopenenrollment

Campus Employees: Email employeebenefitshr@southalabama.edu
USA Health Employees: Email healthhrbenefits@health.southalabama.edu

Benefits & Wellness Expo
October 14
8 a.m. – Noon
Mitchell Center

USA Benefits & Wellness Expo

The USA Benefits & Wellness Expo is being held this year on **Wednesday, October 14, 2026,** from 8 a.m. to noon at the **USA Mitchell Center Waterman Globe Lobby.** The ***USA Benefits & Wellness Expo*** is an excellent opportunity for you to speak directly with benefit representatives to become educated and informed about our benefit offerings.

Human Resources will also sponsor events at various USA Health locations for the ease and convenience of employees. Details on dates, times and locations will be provided through the USA Health Insider.

More information will be available on the open enrollment website at: SouthAlabama.edu/jagsopenenrollment beginning **Monday, October 12, 2026.** You may call your Human Resources office or email: employeebenefitshr@southalabama.edu for Campus employees, or healthhrbenefits@health.southalabama.edu for USA Health employees.

USA Choice and USA Select
Premium Increase
$10/mo single
$20/mo family

USA Choice Plan and USA Select Plan – Changes for 2027

An employee premium increase of $10 per month for single coverage and $20 per month for family coverage will go into effect for the 2027 plan year. Additionally, beginning January 1, 2027, the USA Choice Plan physician office copay will increase from $15 to $20 per visit for USA Health providers; and $40 to $45 per visit for BCBS PPO providers subject to meeting the calendar year deductible. There are no plan design changes for the USA Select Plan or USA Consumer Plan (HDHP) for 2027.

USA Consumer Plan (HDHP) with HSA

USA Consumer Plan (HDHP) with HSA

Premiums for the USA Consumer Plan (HDHP) will remain the same for the 2027 plan year with single coverage at $50 per month and family coverage at $250 per month. The USA Consumer Plan (HDHP) offers flexibility and control over healthcare spending. You will have the option to enroll in a Health Savings Account (HSA) for additional tax savings and a Limited Purpose Flexible Spending Account (LPFSA) for dental and vision expenses. As an added benefit, USA will contribute $200 to your HSA, if you are enrolled in employee only coverage, and $400 if you are enrolled in the family coverage beginning January 1, 2027. Choosing a healthcare plan that is best for your family should be based on your specific health needs, financial situation, and personal preferences.

The USA Consumer Plan (HDHP) may be a better option if you are looking to lower your monthly premium costs. The lower monthly premium may be a compelling factor for those who typically use less medical care during the year. However, when you do need medical care, you must meet a higher deductible than the one typically associated with the USA Choice and USA Select Plans. It is also important to note that the USA Consumer Plan will have **one overall deductible** that will apply to medical and pharmacy services.

For more information on the USA Consumer Plan (HDHP) with HSA, visit **SouthAlabama.edu/jagsopenenrollment.**

USA Choice Plan Base Premiums

Single Coverage
$157 / month
Family Coverage
$504 / month

USA Choice Plan Standard Premiums

Single Coverage
$177 / month
Family Coverage
$568 / month

USA Select Plan Premiums

Single Coverage
$123 / month
Family Coverage
$389 / month

USA Consumer Plan (HDHP) with HSA

Single Coverage
$50 / month
Family Coverage
$250 / month

Employer HSA Funding

Single Coverage
$200
Family Coverage
$400

All premiums include the $50 per month non-tobacco use wellness incentive

SouthFlex Open Enrollment

Open enrollment for SouthFlex will be held from **Monday, October 12, 2026, through Friday, October 23, 2026.**

Current participants must re-enroll during open enrollment in order to participate in the 2027 plan year.

SouthFlex, a flexible spending accounts plan (FSA), is designed to increase your disposable income by reducing the amount of taxes you pay. The program allows the use of pre-tax dollars to pay for qualified dependent/childcare expenses and eligible health care expenses, including dental expenses, which are not reimbursed by the USA Choice Plan or USA Select Plan.

Enrollment in SouthFlex will allow you to be reimbursed for copays and deductibles on a pre-tax basis. Over-the-counter drugs and medicines can also be purchased or reimbursed through a flexible health spending account without a doctor's prescription. Establishment of your account is made by electing an annual amount to be deducted from your paycheck and deposited equally over 12 or 26 pay periods, depending on your monthly or biweekly pay status.

The 2026 annual limit on employee salary reduction contributions to the Health FSA is currently $3,400. The IRS will announce 2027 FSA limits in late 2026. Employees who elect the full annual election of $3,400 during open enrollment will automatically be enrolled in the newly released maximum limit.

- Unused employee contributions to the Health FSA for the 2026 plan year are eligible to be rolled over at a maximum of $680* into 2027 and must be used no later than December 31, 2027. *Amount subject to change annually per the IRS.
- To qualify for a rollover, you must be an enrolled active participant in 2027.
- If you choose not to participate in 2027, you will have until December 31, 2026, to incur eligible expenses; and until April 15, 2027, to submit claims for the 2026 plan year.
- Dependent Care accounts in 2026 will have a grace period for use of dependent care funds. Participants with balances remaining at the end of 2026, will have until March 15, 2027, to incur eligible dependent care expenses and until April 15, 2027, to file for dependent care reimbursement.

Health Savings Account & Limited Purpose Flexible Spending Account

If you enroll in the USA Consumer Plan (HDHP), you are eligible to participate in a Health Savings Account (HSA). The HSA allows you to set aside pretax dollars to cover qualified medical expenses including deductibles, coinsurance and more. The maximum you can contribute to your HSA for 2027 is $4,400 for single coverage and $8,750 for family coverage. Contributions to your HSA are tax-deductible and funds roll over year after year. To enroll in the HSA, you will elect the amount of your payroll contribution and you can make changes to your contribution throughout the year. The HSA is not prefunded on January 1st and you will only be able to withdraw funds for qualified medical expenses that are in the account.

If you are enrolled in the USA Consumer Plan (HDHP), you can also enroll in the Limited Purpose FSA (LPFSA). The LPFSA allows you to set aside pretax dollars for dental and vision expenses. The 2026 yearly maximum is $3,400. The IRS will announce 2027 FSA limits in late 2026. Employees who elect the full annual election of $3,400 for 2027 will automatically be enrolled in the newly released maximum limit. Once you enroll in the LPFSA contributions cannot be changed unless you have a qualifying life event. You will have access to your LPFSA annual election amount on January 1, 2027.

Administered by Health Equity, Inc.

HealthEquity, Inc. will provide claims administration for all SouthFlex Flexible Spending Accounts in 2027. We will offer a HealthEquity Visa® Debit Card. When you incur a qualified medical expense, you will be able to pay with the Visa® Debit Card or submit the expenses through the online tool for reimbursement. You will receive a welcome kit with additional instructions and tools for use. Participants will receive a confirmation letter from Health Equity in early January 2027 confirming election amounts.

Please contact your Human Resources Office for any additional questions or if you need assistance with the enrollment process.

AFLAC

The University will continue to offer all benefits-eligible employees the opportunity to purchase voluntary insurance coverage with AFLAC. Available plans include: Group Accident Insurance, Group Critical Illness Insurance, Group Hospital Indemnity Insurance and Group Life Term to 120 Insurance.

Benefits Eligibility Policy

Regular employees working 20 hours or more per week (.50 FTE or greater), are eligible for health/dental insurance, flexible spending accounts, VSP vision insurance, Group Term Life, Long Term Disability, Short Term Disability (USA Health only) and AFLAC.