THE UNIVERSITY OF TENNESSEE CHATTANOOGA | Human Resources

2026 Benefits Annual Enrollment for 2027 Benefits

October 1-16, 2026 is your opportunity to make changes to your current benefits elections. Changes made during annual enrollment are effective January 1, 2027. For MOST benefits*, if you don't want to make changes, you don't have to do anything during Benefits Annual Enrollment. If you're already enrolled and don't make any changes, you'll stay in the same plan options for medical, dental and vision insurance, and you'll pay the 2027 employee premium amounts.

***** Exception: Flexible Spending Accounts (FSAs) require re-enrollment every year.

What's Changing for 2027?

- Health insurance premiums are increasing due to rising healthcare costs. Health insurance premiums will increase by an average of 7.9%; however, premiums remain lower than the national and state averages. Specific premium increases will vary slightly depending on the health plan, network and coverage tier you choose.
- No increase in PPO plan deductibles, copays, or coinsurance
- For the CDHP, there will be an increase in deductibles, but no increase in coinsurance
- No increase in dental, vision, or life insurance premiums, and no change in carriers
- In 2027, only one Short-Term Disability (STD) plan will be available. The STD plan replaces 60% of your income for up to 13 weeks during an approved disability and has a waiting period of 14 days. Employees pay the full **monthly premium** if they choose to enroll. If you are currently enrolled in 2026 STD options A or B, you'll automatically move to the 2027 STD plan unless you cancel this coverage.
- In 2027, one LTD plan will be offered, and all eligible employees will be automatically enrolled. LTD replaces a portion of your income during a disability that is expected to last more than 90 days. The state pays 100% of the LTD plan premiums for higher education employees.
- Optum Behavioral Health: Employees and eligible dependents will now get up to eight short-term counseling visits, per problem, per year, per individual at no cost.
- **Sharecare Wellness Program**: Enrolled health plan members will be able to earn incentives for participating in health and wellness activities. Five wellness challenges will offer incentives, including the new Unwinding Anxiety program.

Carrier Network Information

BlueCross BlueShield of Tennessee and Cigna, our health insurance carriers, administer the medical network options. Both carriers offer expansive networks of doctors, hospitals and facilities.

- BCBST Network S and Cigna LocalPlus: These are efficient networks, and you will save money with them. If your providers are in these networks, either one may be your best choice.
- BCBST Network P and Cigna Open Access Plus: These are expanded networks, which include more hospitals and facilities than the efficient networks. However, the premiums are higher for the expanded networks, and you may pay more for services you receive from network providers.

Remember to carefully review carrier networks to confirm whether your providers are in-network and whether there are any changes to covered procedures or formulary drugs that are important to you.

2027 Plan Comparisons

- **2027 Health Plan Comparison**
- **2027 Health Plan Premiums**
- 2026 Health Plan Premiums

- **2027 Dental Plan Options**
- **2027 Dental Plan Premiums** (The State of TN pays one-half of dental coverage premiums (all coverage tiers) for active state higher education employees.)
- 2026 Dental Plan Premiums

- **2027 Vision Plan Comparison**
- **2027 Vision Plan Premiums**
- 2026 Vision Plan Premiums

Flexible Benefits

TASC will remain the vendor for Flexible Spending Account (FSA) and Health Savings Account (HSA)

Comparing Health Savings Accounts and Flexible Spending Accounts

FSA Accounts

Flexible spending accounts require you to enroll each year. During the annual enrollment period, employees will need to visit **TASC** to re-enroll in their FSA for the 2027 plan year.

- 2027 Maximum Contribution: $3,400
- Up to $680 may be carried over into the next plan year. Any funds greater than $680 that remain in account on Dec. 31 will be forfeited

To enroll in flexible benefits, visit **State of Tennessee - TASC** during the annual enrollment period.

HSA Accounts

- Members must be enrolled in the Consumer Driven Health Plan (CDHP)
- State contributes $500 (employee only) or $1,000 (all other tiers) annually
- Employee HSA contributions will need to be updated in **DASH** in January 2027

- 2027 Maximum Contribution:
  - Employee-only coverage: $4,500*
  - Any family-level coverage: $9,000*

* Maximum amount includes employer contribution

Have questions? Need access to a computer or assistance with signing in or completing your benefits annual enrollment? HR will offer walk-in computer lab hours during the following dates/times:

- Wednesday, October 7 9:30 – 11:30am UTC Library, Computer Lab 321
- Friday, October 9 1:30 – 3:30pm UTC Library, Computer Lab 321
- Tuesday, October 13 1:30 – 3:30pm UTC Library, Computer Lab 321
- Thursday, October 15 9:30 – 11:30am UTC Library, Computer Lab 201

UTC Human Resources is committed to providing an accessible environment for all participants. If you require accommodations to fully participate in these sessions, please contact **UTCHumanResources@utc.edu** or **(423) 425-4221** at least 7 days in advance of the session.

Do I Need to Do Anything If I Don't Want to Make Any Changes?

It's important to note that for MOST plan options*, if you do not want to make changes to your benefits, you don't have to do anything during Annual Enrollment. If you're enrolled now and don't make changes, you'll continue enrollment in the same plan options for medical, dental and vision products, and you'll pay 2027 employee premium amounts.

* Flexible spending accounts require you to enroll each year. To enroll in flexible benefits, visit **State of Tennessee - TASC** during the annual enrollment period.

Enrolling or Making Benefit Changes

Beginning October 1, review of current insurance selections, enrollments, changes, and cancellations may be completed online in the State's Edison system. If you have previously logged into Edison, you should be able to access Edison directly in **DASH** following the navigation below:

DASH > Me > Benefits > Review Employee Resources > New Hire Health Insurance Enrollment*

* The New Hire Health Insurance Enrollment link is also used for current employees during benefits annual enrollment.

Insurance ID Cards

- Newly enrolled members and those who change their medical or vision plans will receive new ID cards for 2027
- Medical plan members: Those who are newly enrolled, members who changed their last name and members who change plans will receive new medical, behavioral health and pharmacy ID cards

- All members enrolled in the Consumer-Driven Health Plan will get new medical ID cards
- If you do not change your medical, dental or vision plan, you will not receive a new ID card
- Cards will be mailed in December. Members can request additional cards by contacting their vendor(s) or by using a vendor's mobile app or online member portal. Find vendor contact information on the **Benefits Contact Information webpage**

Annual Enrollment Resources

- **Annual Enrollment Guide for 2027 Benefits**
- Visit the ParTNers for Health **Annual Enrollment** homepage for additional details
- **Annual Enrollment Frequently Asked Questions (FAQs)**

Need Additional Support?

UTCHumanResources@utc.edu

(423) 425-4221