

OFFICE OF HUMAN RESOURCES

## Health Insurance Rates Effective January 1, 2026

Utica University will continue to offer two Consumer Driven High Deductible (CDHD) Health Insurance plans through Excellus BCBS for 2026.

## 1. HealthyBlue Consumer Driven High Deductible Plan with H.S.A. and ThriveWell

Enrollment Tier	Employee Monthly Cost (20%)	<b>Utica University Monthly Cost (80%)</b>
Employee Only	\$135.83	\$543.31
Employee + Child(ren)	\$258.07	\$1,032.29
<b>Employee + Spouse/Domestic Partner</b>	\$271.65	\$1,086.59
Family	\$374.73	\$1,498.93

Utica University 2026 contributions into the Health Savings Account continue at 80% of the Insurance Deductible: Individual: \$1440 and Family: \$2880.

## 2. SimplyBlue Consumer Driven High Deductible Plan (No H.S.A. Funding or ThriveWell)

Enrollment Tier	<b>Employee Monthly Cost (10%)</b>	<b>Utica University Monthly Cost (90%)</b>	
Employee Only*	\$50.00	\$549.12	
Employee + Child(ren)	\$122.38	\$1,101.46	
<b>Employee + Spouse/Domestic Partner</b>	\$128.82	\$1,159.42	
Family	\$177.71	\$1,599.37	
*Single coverage is a flat rate, not a percentage of premium			

## **Medicare Eligible Employees Only**

The University continues to offer the BluePPO plan as a choice for Medicare Eligible Employees only.

Enrollment Tier	<b>Employee Monthly Cost (20%)</b>	<b>Utica University Monthly Cost (80%)</b>
Employee Only	\$233.07	\$932.29
Employee + Child(ren)	\$442.84	\$1,771.36
<b>Employee + Spouse/Domestic Partner</b>	\$466.14	\$1,864.54
Family	\$643.02	\$2,572.08