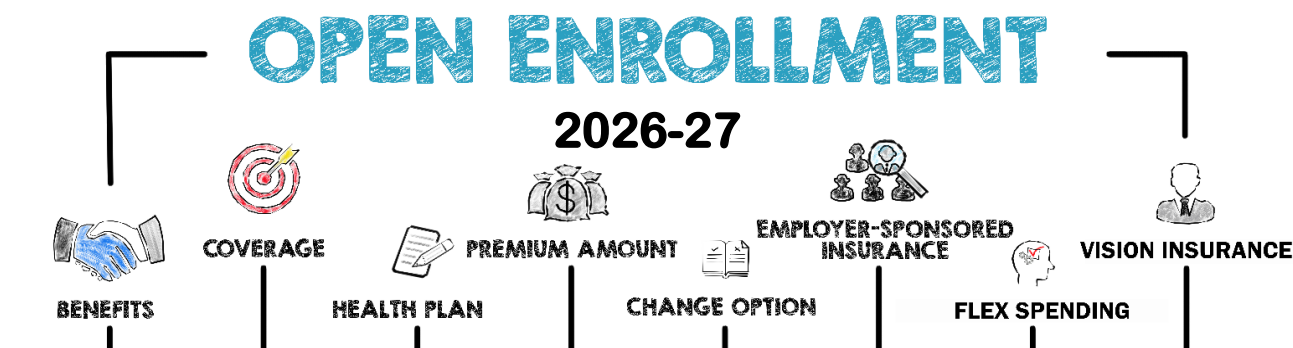




OPEN ENROLLMENT DATES:

August 1 – 21, 2026 BCBS Health/Dental & Vision

August 1 – 27, 2026 ASI Flex Spending

Go to *Firefly Employee Self Service* for details on your current benefit elections.

BLUE CROSS/BLUE SHIELD: ***OPEN ENROLLMENT DATES ARE AUGUST 1-21, 2026***

CHANGES INCLUDE:

- Premiums will increase in August 2026 payroll: 7.44% Health and 3.17% Dental (see tables below)
- PPO copays are increasing for office visits (specialist, urgent care, emergency room) and prescription drugs
- For more information, refer to the letter that BCBS mailed to home addresses in July.
- To make changes to your health/dental insurance, complete an enrollment form and return to HR prior to close of business on August 21, 2026. ***If you have no changes, no action is needed.***

Health Plan Options:

- **\$650 Deductible Standard PPO Plan** includes copays prior to meeting deductible.

Benefits Summary: https://www.ehaplan.org/sites/default/files/educators_health_alliance_650_09-01-2026.pdf

Health \$650 PPO	Employee Cost/Month	NSCS Cost/Month
Employee	\$146.70	\$831.30
Employee/Spouse	\$513.45	\$1,540.34
Employee/Child(ren)	\$452.33	\$1,356.98
Employee/Family	\$689.43	\$2,068.29

- **\$3800 Deductible with HRA – HDHP (High Deductible Health Plan)** includes monthly employer contribution to HRA (Health Reimbursement Arrangement) plan: \$62.50/month for Employee Plan or \$125/month for All Other Plans. This plan does not offer any medical or prescription copays. Copays and Coinsurance apply only after the deductible has been met.

Benefits Summary: https://www.ehaplan.org/sites/default/files/educators_health_alliance_3800_hdhp_09-01-2026.pdf

Health \$3800 HDHP	Employee Cost/Month	NSCS Cost/Month
Employee	\$117.36	\$665.03
Employee/Spouse	\$410.77	\$1,232.29
Employee/Child(ren)	\$361.87	\$1,085.59
Employee/Family	\$551.55	\$1,654.64

Dental Plan: https://www.ehaplan.org/sites/default/files/educators_health_alliance_dental_option_5_non-std_09-01-2026_1.pdf

The Dental Plan (Option 5) includes two oral exams/cleanings each calendar year with no deductible.

- Maintenance and Restorative services require a \$25 deductible for individual (\$50 family).
- Orthodontic services are not covered.

Dental	Employee Cost/Month	NSCS Cost/Month
Employee	\$9.66	\$54.73
Employee/Spouse	\$33.81	\$101.44
Employee/Child(ren)	\$29.79	\$89.35
Employee/Family	\$45.41	\$136.23

NOTE: Participation requires election of both health and dental coverage for at least employee.



BCBS BLUEVISION INSURANCE

OPEN ENROLLMENT DATES ARE AUGUST 1-21, 2026

- Effective September 1, 2026, BCBS BLUEVISION (EyeMed network) will be the new provider for vision insurance (see Schedule of Benefits Summary for coverage details).
- Premiums will change in August 2026 payroll (see the table below).
- **If you are already enrolled in Vision and want to continue the same coverage, no action is needed.**
- If you want to enroll or make changes to coverage, complete an enrollment form and return to HR prior to close of business on August 21, 2026.

Vision	Employee Cost/Month	NSCS Cost/Month
Employee	\$4.28	\$4.28
Employee/Spouse	\$12.18	\$4.28
Employee/Child(ren)	\$10.96	\$4.28
Employee/Family	\$19.12	\$4.28

ASI FLEXIBLE SPENDING ACCOUNT: OPEN ENROLLMENT DATES ARE AUGUST 1-27, 2026

- **To participate, employees must re-enroll for the flexible spending account each year.**
- Plan Year is September 1, 2026 – August 31, 2027. Contributions begin in September payroll.
- Health Care FSA Maximum is \$3,400. Dependent Care FSA Maximum is \$7,500 (if married filing joint or single head of household) or \$3,750 (if married filing separate income tax returns).
- Debit Cards will be issued to NEW Health Care FSA participants for the upcoming plan year. All participants must still complete the Debit Card Information during enrollment.
- **Claims can be filed and Debit Cards can be used beginning on October 1, 2026. No claims processing, reimbursements or Debit Card use is allowable prior to October 1, 2026.**
- See attached document for detailed instructions on how to enroll online:
 - If you are a current participant, go to www.asiflex.com and login. On the Main Menu, click the green "Open Enrollment" tab
 - If you are **not** a current participant, go to <https://enroll.asiflex.com> and enter employer code "NESTATECOLLEGE" (Employee ID will be your SAP personnel number). Contact HR if you are a new hire and encounter issues.

BENEFICIARY REMINDER – Please review your beneficiaries on your life insurance and retirement plan to make certain they are current. To make changes, contact HR.