

Open Enrollment

November 6 – November 21

Benefits to take effect January 1, 2026

Reminder – Benefit fair is Thursday, November 6 from 7 am – 1 pm, 2nd floor of the dining hall *free biometric screenings and flu shots available

ADIRONDACK EMPLOYEE ASSISTANCE PROGRAM

- Adirondack EAP offers professional, confidential assistance for a wide range of life issues including work-life balance, stress, grief, relationship conflict, managing change and resiliency coaching to name a few.
 - Available to all employees and any immediate family members living in your household
 - Up to 5 counseling sessions per presenting concern held in-person, telephone and/or Zoom
 - Offered as a benefit at no cost to you

Adirondack EAP also provides legal and financial assistance

- Legal Consultations & services with Licensed Attorneys
 - 30 minutes free consultation & discounted services thereafter
- Financial Consultations
 - 30 minutes free consultation & discounted services thereafter
- To access, call (518) 793-9768 anytime (24/7) or visit www.adkeap.com
- Please visit the HR website for a brochure to find out more

ALWAYS AVAILABLE - ALWAYS CONFIDENTIAL



MVP Health Care® and Skidmore College

January 2026 Open Enrollment Meeting

What We'll Cover Today

- Introductions
- Network
- Skidmore Plan Highlights and Changes
- Gia by MVP, Virtual Care and Extras

Network

Strong Regional & National Network

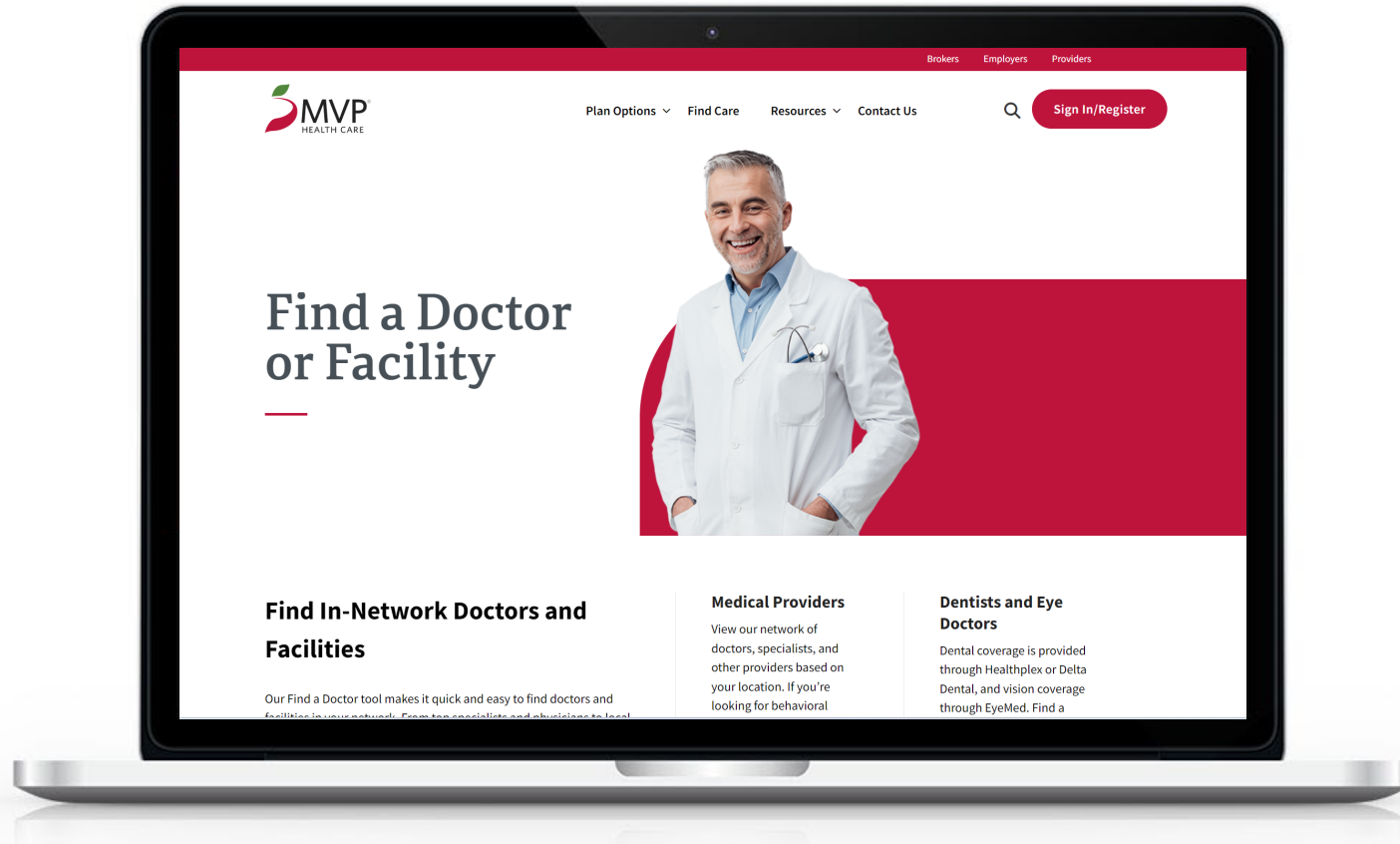
MVP is an insurer that providers know and trust because your leaders know our leaders. We're in *many* communities, doing business where we live and work.

- 99% of all regional physicians contract with us.
- Our regional network offers you access to 60,600 providers and 3,400 facilities throughout New York and Vermont.
- Our alliance relationship with Cigna offers you access to 970,000+ doctors and specialists nationwide.



We've Made it Easy to Find Doctors

Members can use our search tool to discover if a provider, lab, or facility is part of our network at mvphealthcare.com/findadoctor.



Plan offerings and Benefit Changes

Skidmore EPO Plan 2026

Preventive Services are covered in full and not subject to deductible

Service Category	In-network Coverage
Annual Deductible	\$200 Single/ \$600 Family
Annual Out of Pocket Maximum	\$1,750 Single/ \$3,500 Family
Physician Office Visit	\$25 Copayment
Specialist Office Visit	\$40 Copayment
Inpatient Services	\$250 Copayment after deductible

***New Benefit for 2026:** \$1,500 annual maternity Doula reimbursement

Skidmore PPO Plan 2026

Preventive Services are covered in full and not subject to deductible

Service Category	In-network Coverage	Out-of-Network
Annual Deductible	\$200 Single/ \$600 Family	\$300 Single/ \$900 Family
Annual Out of Pocket Maximum	\$1,750 Single/ \$3,500 Family	\$3,000 Single/\$6,000 Family
Physician Office Visit	\$25 Copayment	30% coinsurance after deductible
Specialist Office Visit	\$40 Copayment	30% coinsurance after deductible
Inpatient Services	\$250 Copayment after deductible	30% coinsurance after deductible

***New Benefit for 2026:** \$1,500 annual maternity Doula reimbursement

Skidmore High-Deductible Health Plan 2026

Preventive Services are covered in full and not subject to deductible

Service Category	In-network Coverage	Out-of-Network
Annual Deductible	\$1,700 Single/ \$3,400 Family	\$3,200 Single/ \$6,400 Family
Annual Out of Pocket Maximum	\$3,400 Single/ \$6,600 Family	\$9,000 Single/\$18.000 Family
Physician Office Visit	10% coinsurance after deductible	30% coinsurance after deductible
Specialist Office Visit	10% coinsurance after deductible	30% coinsurance after deductible
Inpatient Services	10% coinsurance after deductible	30% coinsurance after deductible

***New Benefit for 2026:** \$1,500 annual maternity Doula reimbursement

Health Savings Account (HSA) - Skidmore Contribution for 2026

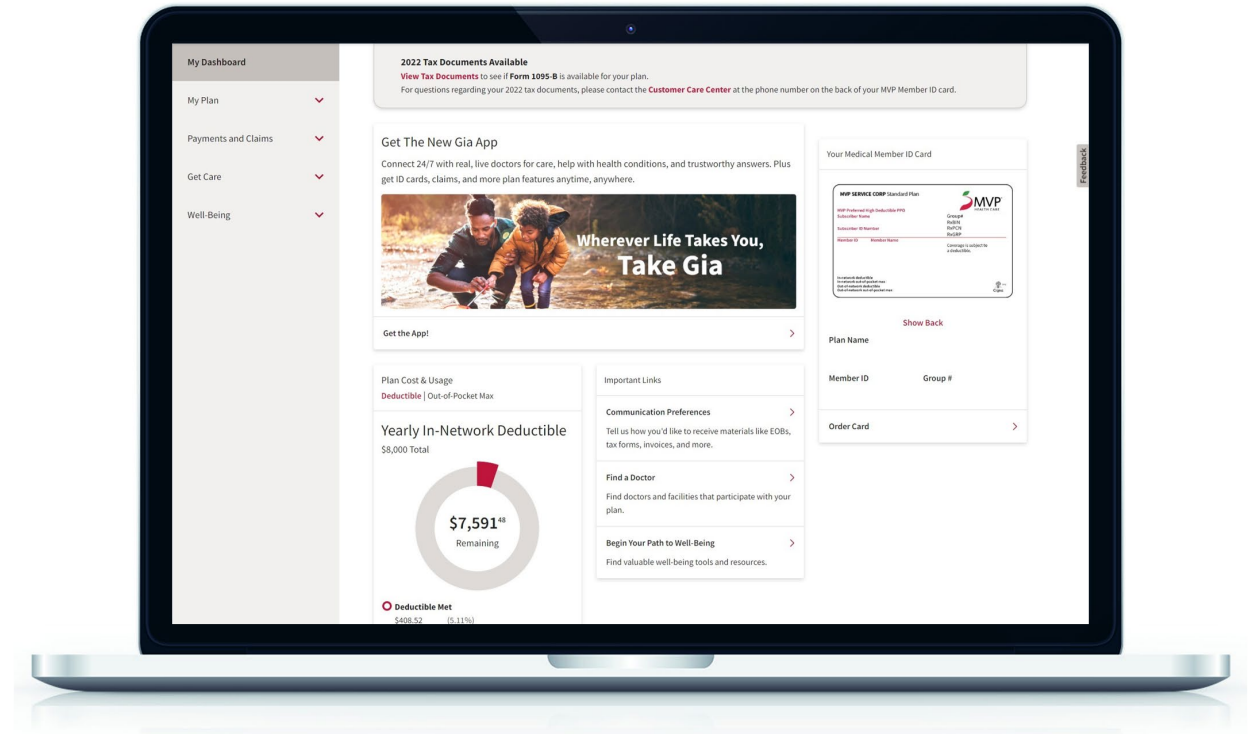
Individual **\$850**/Family **\$1,700**

Gia by MVP and Virtual Care

Gia Online Accounts

Provides members with the tools and information they need to get the most from their MVP plan.

- View, order and print ID cards
- View claims status, history, and view/print EOBs
- View benefit information
- See progress toward deductibles and limits
- Set communication preferences
- Access well-being benefits
- Find doctors



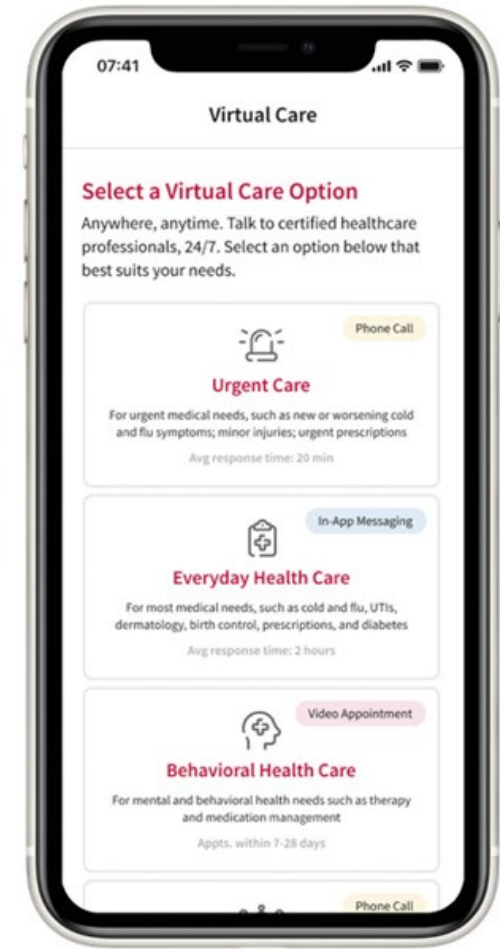
The Gia by MVP Mobile App

Gia virtual care is available for all Skidmore Plan members*

- Connects members to a real, live doctor fast
- 24/7 availability by phone call, video, or in-app messaging
- Same-day treatment for most health concerns
- Helps members get care, manage health conditions, or just get a trustworthy answer to a health question
- Find deductibles, claims, and a wide network of doctors and facilities
- View and share ID cards with doctors, family members, or anyone

For serious and life-threatening emergencies, please call 911.

*Gia Virtual Care –specialty virtual care providers include in Gia may be subject to the plan's applicable cost-share.



A woman with dark, curly hair is sitting in a meditative pose (Padmasana) on a purple yoga mat. She is wearing a grey long-sleeved top and dark grey pants. Her hands are pressed together in a prayer position (Anjali Mudra) at her chest level, and her eyes are closed. In the background, other people are visible, also in a yoga studio setting.

Skidmore \$300 Alternative Health Benefit

Skidmore employees can submit for reimbursement for services such as:

- Acupuncture
- Fitness equipment and classes
- Hypnotherapy
- Nutritional Counseling
- Weight Control Programs
- Yoga Classes
- And more!

Online Well-Being Tools

MVP members have access to online tools, including:

- **A Personal Health Assessment** and scorecard to help identify potential health risks
- **Online challenges** that encourage members to get healthier
- **Online classes and blog content**, where members can learn about a wide variety of health and well-being topics
- **Email reminders** to get regular updates on health and well-being topics



Meal Delivery

MVP wants to make sure our members get the nutrition they need. When recovering from an in-patient hospital stay, members can receive two weeks of home delivered meals – **at no cost!**

- MVP Case Managers are available to review menu options and help place orders
- Meals are designed to support the nutritional needs of different health conditions and lifestyles
- The member receives 14 refrigerated meals, delivered to their home



Questions?

DENTAL BENEFIT PLAN – Core Plan

Provided by Delta Dental

	What You Pay	
Services	In-Network	Out-of-Network
Annual Deductible	None	
Annual Plan Maximum Benefit	\$1,500	
Diagnostic & Preventive (exams, cleaning, x-rays, fluoride, sealants)	0%	0%
Basic Restorative & Oral Surgery	15%	15%
Endodontics & Periodontics	15%	15%
Major Restorative (includes crowns)	50%	50%
Temporomandibular (TMJ)	50%	50%
Prosthodontics, Implants, Denture Repair & Relining	Not Covered	Not Covered
Orthodontia Services	Not Covered	Not Covered

Note: Out-of-Network dental charges will be paid for only up to reasonable and customary charges, you may be responsible to pay the difference.

Note: Dependents are covered up to age 26

DENTAL BENEFIT PLAN – Buy-up Plan

Provided by Delta Dental

	What You Pay	
Services	In-Network	Out-of-Network
Annual Deductible Individual / Family	\$50 / \$150 (waived for diagnostic & preventative)	
Annual Plan Maximum Benefit	\$3,000	
Diagnostic & Preventive (exams, cleaning, x-rays, fluoride, sealants)	0%	0%
Basic Restorative & Oral Surgery	10%	20%
Endodontics & Periodontics	10%	20%
Major Restorative (includes crowns)	40%	50%
Temporomandibular (TMJ)	40%	50%
Prosthodontics, Implants, Denture Repair & Relining	40%	50%
Orthodontia Services (children and adults)	50% \$3,000 lifetime max	50% \$3,000 lifetime max

Note: Out-of-Network dental charges will be paid for only up to reasonable and customary charges, you may be responsible to pay the difference.

Note: Dependents are covered up to age 26

DELTA DENTAL PROVIDERS

- If you see an **in-network** Dentist (Delta Dental PPO/Delta Dental Premier)
 - Network savings on services
 - No balance billing
 - Your annual maximum dollars will go further when you see a participating dentist
 - Dentist will submit claims directly to Delta Dental
 - Delta Dental will send payment directly to dentist
- If you see an **out-of-network** Dentist
 - If the dentist's fees are higher than Delta Dental's allowable charge, you may be responsible to pay the difference
 - Your dentist may assist you in submitting a claim form to Delta Dental
 - Benefit payments go directly to you

Delta Dental Value-Added Benefits

- Additional benefits for pregnant members
 - 100% coverage for 1 additional exam per year plus one of the following: 1 additional cleaning, 1 additional scaling and root planing per quadrant, or 1 additional gum maintenance procedure.
 - › [Enhanced pregnancy benefits](#)
- Sign up for an online account
 - Check on plan details, look up claim statements, go paperless, view/print ID card, and more.
 - › [Resources at your fingertips](#) and [Online Account Setup-Login Instructions](#)
- Perks & Discounts
 - Discounts on Hearing Aids and Lasic
 - › [QualSight and Amplifon](#)
 - Access to virtual dental care, which can be helpful for emergent dental issues when you are unable to get to a dentist.
 - › [Get check-ups remotely with virtual dentistry!](#)
 - Line of credit that offers 0% interest on dental services for up to one year
 - › [Healthcare Spending Card](#)
 - Access to exclusive member discounts on oral health products and services.
 - › [Member perks for your smile and beyond](#)

PRESCRIPTION DRUGS

Provided by OptumRx

	PPO & EPO	HDHP
Covered Services	In-Network	In-Network
Prescriptions, Retail	Generic: \$10 copay Formulary Brand: \$30 copay Non-Formulary: \$50 copay	Generic, Formulary Brand, and Non-Formulary: 10% Coinsurance, after deductible is met
Prescriptions, Mail	Generic: \$25 copay Formulary Brand: \$75 copay Non-Formulary: \$125 copay	Generic, Formulary Brand, and Non-Formulary: 10% Coinsurance, after deductible is met
Out of Pocket Limit Individual / Family	Increases to \$8,850 / \$17,700	Included with Medical

Note: There is no Out-of-Network coverage. Specialty Drugs purchased as specialty retail pharmacies only.

Skidmore College

Health Account Solutions FSA/DCA

11/3/2025

For participant use.

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Flexible Spending Accounts



Flexible Spending Accounts (FSA)

Health Flexible Spending Accounts

for out of pocket medical, dental, vision and hearing expenses



You are able to enroll in a Health FSA *

- If you enroll in a Health FSA, you cannot be enrolled into an HSA.

You are able to enroll in a Dependent Care FSA whether you are enrolled in any other accounts or not.

You and your dependents do not have to be covered under your employer's medical plan to be eligible to participate in the FSA.

Dependent Care Flexible Spending Accounts

for expenses related to care your dependents receive while you work



*Federal regulations don't permit someone who is enrolled in an HSA to also be enrolled in a Health FSA.

Top tips to help make the most of your FSA



keep receipts

Keep all receipts and documentation for FSA purchases.

The IRS requires documentation (receipts) for FSA purchases, and Voya may ask you to submit a receipt to validate a debit card transaction.



plan expenses, spend in full

IRS rules make FSAs “use-it-or-lose-it” accounts.

IRS requires that funds set aside pretax in the FSA be spent by the end of the plan year or forfeited, so plan your expenses for the year carefully. And you must re-enroll in an FSA each year.



save on taxes, boost buying power

Contribute to your FSA with equal, tax-free deductions from each paycheck for the year.

You don't pay federal, state (in most states), or FICA taxes on FSA contributions. Most employees save \$28 in taxes for every \$100 they contribute to an FSA. That boosts your buying power.



Remember:

You have access to your full election at the beginning of your plan year.

You can update your election amount if you experience an FSA Qualifying Event.

If you or your spouse have a Health Savings Account (HSA), enrollment in a Health FSA will make you both ineligible to make HSA contributions.

Health FSA eligible expenses

Use your Health FSA to pay for eligible expenses incurred by you, your spouse, children of the employee up to age 26, and tax dependents — even if they aren't enrolled in your medical plan.

Eligible medical costs

Office visits, procedures and services

ER visits, hospital stays

Co-pays and deductibles

Equipment and supplies

Lab tests, diagnostics and imaging (MRI or CT scan)

Prescription medications

Eligible dental and vision costs

Office visits, procedures and services (fillings)

Orthodontia (appliances, braces and aligners)

Dentures, bridges and crowns

Eye exams

Prescription glasses and contact lenses

LASIK



Health FSA eligible expenses (continued)

Eligible medicine-cabinet essentials

Over-the-counter (OTC) equipment and supplies (personal care, digestive health, sleep aids)

OTC medications (allergy medicine, cough medicine, pain relievers)

Skin care and sun care (acne treatment, sunscreen)

Pregnancy and baby care (prenatal vitamins, pregnancy tests, medicine, rash cream, thermometers)

First aid (kits, bandages, antibiotics)

Period products (menstrual care and relief)

Other products and services

Therapy to treat a medically diagnosed mental condition*

Items and services for general health and treatment of a diagnosed medical condition (massage therapy, vitamins)*

*Some products and services require you to maintain additional documentation. Physician Statement with diagnosis and treatment plan required, but not a guarantee that expense is eligible.



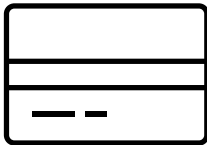
FSA reimbursements

You may use your FSA funds anytime for eligible expenses.

Here are two ways to access funds.

1

Debit card



- Pay providers at time of service.
- Pay a provider's invoice.
- Pay for eligible products at time of purchase.

2

Reimbursement



- Set up Direct Deposit. Securely connect your bank account in your portal. When a claim is approved, Voya issues payment via Direct Deposit.
- File a claim for reimbursement in the portal or mobile app. Documentation is required.



Documentation

Snap a picture of your receipts and save them in your app.

The IRS requires itemized receipts to verify eligibility.

Documentation for FSA reimbursements

IRS rules require that FSA reimbursements – even those made with a debit card – are substantiated with documentation. Documentation such as receipts or explanations of benefits (EOBs) confirms that an expense or claim is eligible to be paid through your tax-advantaged FSA.

The 4 D's to a detailed receipt:



Doctor

Name of the provider or merchant



Description

Description of the services or products purchased



Dollar

The out-of-pocket cost



Date

The dates of service or purchase



Remember:

EOBs contain all the required information and are excellent sources of documentation.

How Dependent Care FSAs work



Estimate your eligible expenses. **Decide** how much to contribute, up to the annual contribution limits: \$3,750 married filing separately/ \$7,500 household in 2026



Your **account is funded** with equal, tax-free deductions from each paycheck in the plan year.



You can **spend funds** as they become available through payroll deduction.



Remember:

Election changes to an FSA can only be made through a qualifying life event.

Dependent Care eligible expenses

Use your Dependent Care FSA to pay for eligible expenses related to dependent care.

Eligible dependents are your children up to age 13 and your tax dependents age 13+ who are diagnosed with a disability and/or special need and reside in your home at least 8 hours per day.

Dependent care costs

Au pair, babysitter, nanny expenses

Daycare, including adult daycare programs

Before- or after-school programs (tutoring and educational lessons excluded)

Day camps or summer camps

Preschool



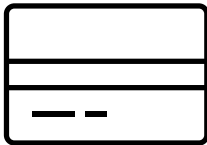
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Documentation

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The IRS requires itemized receipts to verify eligibility.

Grace period



Your Dependent Care account has a grace period.

This means at the end of the plan year, you'll have an extra 2 ½ months to incur new claims with your remaining balance.

Eligible expenses must be incurred in your plan year that runs 01/01/2026 – 12/31/2026.

- **03/15/2026** is your last day to incur an expense.
- **03/31/2026** is your last day to submit claims for expenses incurred during the plan year.

Because your contributions are made pretax, IRS rules require funds remaining in your account after your last day to submit claims to be forfeited.

Rollover



Your Health FSA and Dependent care FSA have a rollover provision.

If you haven't spent your full annual election amount by the plan year end date, up to **\$680** can rollover into the next plan year. Even if you do not re-enroll in an FSA, you can still access rollover funds.

- You have a runout period of **90** days after the plan year end date: **03/31/2026** is your last day to submit claims for expenses incurred during the plan year.
- Any remaining balance under **\$680** will rollover into the next plan year automatically. Any balance above this amount will be forfeited according to IRS rules.

Debit cards

- Pay your eligible expenses at the point of sale, or when paying a bill or invoice.
- Continue using the same card year after year.
- The card will not work for an amount greater than the available account balance at the time of the card transaction.
- Keep detailed receipts of your eligible products you've purchased with your card.

[For FSA purchases, the IRS requires receipts to verify eligibility.]

[For HSA purchases, keep receipts in the event of an IRS audit.]

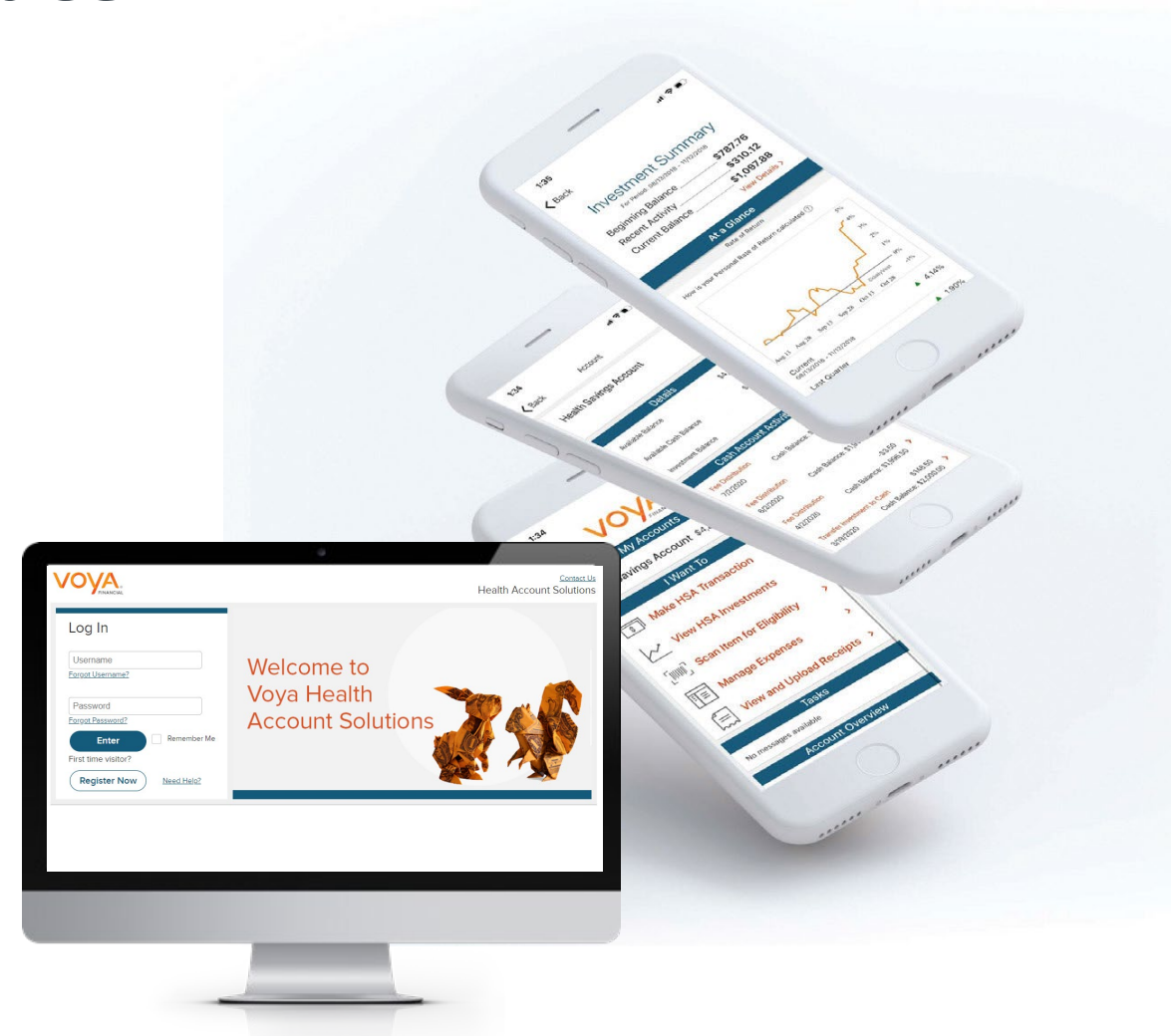


Manage your benefits in one place

Access your account **easily** and **securely** online or on-the-go with our mobile app.

What can you do?

- ✓ Check balances, transaction history and account details
- ✓ Manage alerts and sign up for text notifications
- ✓ Check product eligibility with eligible expense scanner for HSA and FSA
- ✓ Manage HSA investments
- ✓ Access online stores, information on eligible expenses
- ✓ Request a distribution or reimbursement
- ✓ Snap photos of receipts and store them in the app



Manage your benefits in one place

Access your account **easily** and **securely** online or on-the-go with our mobile app.



Online login



App Store



Google Play

App Store is a service mark of Apple Inc. Google Play is a service provided by Google LLC.

Questions?

Customer Service

Call: (833) 232-4673

24x7x365 live customer support

Consumer Portal: <https://myhealthaccountsolutions.voya.com/>

Email: HASInfo@voy.com

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Custodial services provided by Voya Institutional Trust Company.

This highlights some of the benefits of these accounts. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and its subcontractors reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

Investments are not FDIC Insured, are not guaranteed by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC), and may lose value. All investing involves risks of fluctuating prices and the uncertainties of return and yield inherent in investing. All security transactions involve substantial risk of loss. The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

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