



# Get Ready for 2026: It's Time to Review Your Benefits!

## —○ YOUR OPEN ENROLLMENT TO-DO LIST

Open Enrollment is your annual opportunity to review your current coverage and make any changes you need.

This year is an active enrollment, meaning you need to actively select your benefits, or you won't have coverage. It's more important than ever that you are fully prepared going into Open Enrollment so that you can make educated decisions about your 2026 coverage.

**As you get ready, remember:**

### **PLAN** your 2026 benefits:

- Read this **newsletter** to learn what's changing and what actions you need to take.
- Visit the **WPI Benefits Website** for details on your benefits.
- Watch your inbox in early October for your **2026 Benefits Guide**.
- Join us at our annual **Benefits Fair** on **Thursday, October 23** from 11 a.m. to 1:30 p.m. in Rubin Campus Center Odeum A&B to connect with our vendor partners, ask questions, and learn about the upcoming plan year.

### **DECIDE** which benefits fit your situation and budget:

- Consider the changes described in this newsletter. What programs, benefits, and resources will you want to take advantage of in 2026?
- Think about the health care you'll need next year. Do you have expensive medical care coming up, such as a surgery or maternity care? Will you need dental care beyond annual cleanings? Will you need new glasses or contacts in 2026?
- Don't forget about your financial security. Do you need additional Life and Accidental Death & Dismemberment Insurance for yourself and your spouse/partner or child? Do you have a new furry family member that you need pet insurance for?

### **Use Your Support Decision Tool**

New in 2026, you'll use Upwise, our new decision support tool, to review and choose your benefits. Get a personalized and comprehensive recommendation in 10 minutes or less on all of your benefits. Visit [upwise.com](https://upwise.com) to learn more.

### **ENROLL** from October 22 through November 5, 2025:

- When you are ready to enroll, go to the Workday home page, select your Inbox, and choose the Open Enrollment Change task to make your benefit elections.

### **Anytime, Anywhere Access to Benefits Information Throughout the Year**

Scan this QR code with your phone to visit the [WPI Benefits Website](https://wpi-benefits.com) for full details on the benefits available to you, links to additional information, and how to contact our vendor partners.

The [WPI Benefits Website](https://wpi-benefits.com) is available 24/7, no password required. Access it from any device and share it with your covered dependents.



# WE ARE INTRODUCING NEW MEDICAL PLAN AND PRESCRIPTION DRUG CARRIERS

WPI is committed to bringing you and your family the best coverage and support, while keeping costs as manageable as possible. As a part of that commitment, we are excited to announce that **we are transitioning medical carriers from Harvard Pilgrim Health Care (HPHC) to Blue Cross Blue Shield of Massachusetts (BCBSMA)**, effective January 1, 2026.

To align with our transition to BCBSMA, **we are also switching our prescription drug vendor from OptumRx to Express Scripts (ESI)**, effective January 1, 2026.

Mark your calendars! You can join one of the following presentations to hear directly from your new carriers:

- September 19 from 11 a.m. to 12:30 p.m. (virtual)
- October 1 from 3:00 p.m. to 4:30 p.m. (in-person, Unity Hall 500)
- October 16 from 8:30 a.m. to 10 a.m. (virtual)

Visit the [WPI Benefits Website](#) for attendance links for the virtual sessions.

## Medical Carrier Transition: BCBSMA

In the face of unprecedented increasing health care costs, we spent time this past year closely evaluating our benefits programs. To ensure our benefits remain financially sustainable for both employees and the university—while continuing to deliver strong value in terms of cost and member experience—we are moving medical carriers to BCBSMA.

### Important Medical Plan Information

While we are changing carriers, our plan designs are very similar, and you will see no changes to your copays, deductibles, or coinsurance amounts.

### Your new BCBSMA plans will have different names.

To make enrolling in one of the new medical plans easier, refer to the chart on the right, which shows what BCBSMA plan matches up to your current HPHC plan.

➔ See next page for Continuity of Care Information



NEW!

| New BCBSMA Plan                 | Former HPHC Plan               |
|---------------------------------|--------------------------------|
| BCBS Network Blue NE Value      | HMO Massachusetts              |
| BCBS Blue Care Elect Deductible | Access America PPO             |
| BCBS Network Blue NE Saver      | Best Buy HSA HMO Massachusetts |

There is nearly a 99% overlap in providers between HPHC and BCBSMA. To find out if your provider is considered in-network under BCBSMA:

1. Visit [bluecrossma.com/findadoctor](https://bluecrossma.com/findadoctor)
2. Fill in all fields, including your plan's network and your preferred search area
3. Select Search

### Explore Your BCBSMA Resources

- A dedicated Virtual Care Team, including a virtual primary care provider (PCP)
- Convenient access to telehealth care through Well Connection
- Personalized mental health care through no-cost tools and resources
- Access to the MyBlue app to help you access all of your resources

See the [WPI Benefits Website](#) for information on BCBSMA's resources.

## 2026 OPEN ENROLLMENT IS AN ACTIVE ENROLLMENT

In order to have the coverage you need for 2026, you must go into Workday and actively elect your benefits. If you do not enroll by **November 5**, you will be defaulted into the plan that most closely aligns with your current coverage.

### *Important Continuity of Care Information*

If you or a covered family member are currently undergoing active treatment, are scheduled for surgery, are receiving ongoing therapy, managing a chronic condition, or more, and your current provider is not in BCBSMA's network, you are eligible for continuity of care support. This allows you to continue working with your current HPHC provider, for up to 90 days while your current provider and BCBSMA transition your care.

To begin this process, you can download the "Continuity of Care" form on the [WPI Benefits Website](#) by clicking on the Medical & Prescription Drug tab. You and your provider will then fill out and submit this form to BCBSMA, who will handle the transition.



## WHAT ELSE IS CHANGING FOR 2026?

### **Your Medical Plan Premiums Are Increasing**

WPI works hard to keep medical cost increases as manageable as possible for you and your family. Higher education institutions across the country are facing financial pressures like increasing health care costs and decreasing federal funding. WPI is no different. By moving to BCBSMA, we are able to keep the medical increases lower than if we had stayed with HPHC.

Depending on what medical plan, tier, and salary level you are enrolled in, your premium contributions will increase between \$2 and \$62 per pay period, effective January 1, 2026. Keep in mind—WPI continues to absorb the majority of these increases.

### **Updates to Your Dental Premiums**

We're committed to helping you maintain your oral health with access to quality, affordable dental care. While your dental plan design will remain the same in 2026—meaning your coverage levels, network, and benefits are not changing—you'll see a small increase in your premium contributions starting January 1, 2026.

### **Introducing: GLP-1 Healthy Lifestyle Program**

We're partnering with Omada Health through ESI to support you on your weight-loss journey. If you're prescribed a GLP-1 for weight management, you will be required to participate in the healthy lifestyle program through Omada, effective January 1, 2026. Omada will provide guidance and resources to help you build lasting healthy habits that, when combined with your GLP-1 medication, can support your progress and help you feel your best.



We've highlighted certain plans in this newsletter to announce enhancements and changes. There are several plans that are not changing, including disability, group legal, identity protection, life insurance, and retirement plans.

Visit the [WPI Benefits Website](#) for information on all the benefits and programs available to you.



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## 2026 Open Enrollment: October 22 through November 5, 2025.

WPI gives you access to comprehensive and competitive benefits. Each year, we review what is available in the market, legally required updates, and consider employee feedback as we make benefits decisions for the following year.

We remain committed to offering the best possible benefits, with the support and resources you deserve, at the most affordable costs available. As health care costs continue to rise year over year, we've worked hard to keep your expenses as manageable as possible. Although WPI has absorbed the majority of the increases for 2026, you will also experience an increase to medical premiums (pre-tax payroll deductions) beginning January 1, 2026. Open Enrollment is your opportunity to evaluate the coverage you have to ensure it aligns with your needs.

