2026 Retiree Benefits Information

Health Plan

Excellus BlueCross BlueShield and OptumRx will continue to administer the College's medical and prescription drug plans. Deductibles and out of pocket maximums for 2026 are outlined below.

	2025 (current)	2026
In-Network Annual Deductible – Individual/Family	$300/$900	$350/$1,050
In-Network Annual Out-of-Pocket Max. – Individual/Family	$1,900/$5,500	$2,000/$6,000

Prescription Plan

Reminder: The prescription drug formulary will update on January 1, 2026, and may change again throughout the year. The College will continue to provide members with the opportunity to bring prescriptions for maintenance medications to any CVS pharmacy to fill a 90-day supply and enjoy the same cost savings as home delivery. Prescription copays for 2026 are outlined below.

	2026
Formulary Generic/Preferred/Non-preferred	$10/$35/$60
Mail Order/Retail CVS 90-day supply	$10/$70/$120

Identification Cards

As a reminder, participants for the College's health insurance plan should utilize the Excellus BlueCross BlueShield identification card for medical services, and the OptumRx identification card for prescriptions. Immunization services at a pharmacy should be processed with OptumRx's card.

2026 Premiums are reflected below;

Medical	2026 Premium
Single	$530.46
Single plus spouse	$1,531.16
Single plus child(ren)	$1,131.67
Family	$2,100.88

Health Care Reform (Affordable Care Act "ACA")

As part of Healthcare Reform, you will receive Form 1095-C (Employer-Provided Health Insurance Offer and Coverage) in late February. If you were covered by Hamilton's health insurance continuously during 2025, you will not need this form to complete your income taxes for filing in the Spring of 2026.