



Important Information Regarding your Health and Prescription Drug Insurance Coverage

October 19, 2026

Dear Employee,

The Research Foundation recently conducted a comprehensive review of the health and prescription drug plan administrators for the RF Employee Health and Prescription Drug Plans. As part of this review, we evaluated factors including provider network strength, member experience, cost, and overall plan administration to ensure the Research Foundation continues to provide quality, cost-effective health care coverage.

We are pleased to announce that **Aetna** will become the new health and prescription drug plan administrator for the Traditional PPO, Deductible PPO and the Graduate Student and Postdoctoral Employee Health Plan replacing **Anthem and Express Scripts**, effective **January 1, 2027**.

What This Change Means for You

The transition to **Aetna** is intended to provide you and your covered family members with continued access to quality health care and prescription drug coverage while enhancing the overall member experience.

There will be no changes to your health plan's benefits because of this change in administrators.

Check Your Health Care Providers and Prescription Drug Coverage

As we prepare for the **January 1, 2027**, transition, we encourage you to confirm that your health care providers and preferred retail pharmacy participate in the **Aetna network**. We also recommend reviewing the **Aetna Pharmacy formulary** to ensure any prescription medications you or your covered family members take are covered.

Instructions for searching for participating providers, pharmacies and accessing formulary information can be found in the enclosed FAQ document.

What You Need to Know

If you make no changes during Open Enrollment, you, and your covered dependents, if applicable, will be **automatically enrolled in the corresponding plan and the same coverage level with Aetna effective January 1, 2027**.

- You do not need to take any action to transition your existing coverage to Aetna.
- You may make changes to your existing coverage during Open Enrollment, which is **November 1, 2026, through November 30, 2026**. Coverage changes made during Open Enrollment become effective January 1, 2027.
- 2027 bi-weekly premium rates will be announced November 1, 2026.
- You will receive a new Aetna ID card prior to January 1, 2027, at the home address you have on file with the Research Foundation.
- You can download the **Aetna** mobile app once you receive your ID card to conveniently manage your health care. The app allows you to search for participating providers, access your digital ID card, review claims information, schedule telemedicine appointments, and more.
- Continue to use your existing Anthem and Express Scripts ID card for all health care and pharmacy services through **December 31, 2026**.

We are committed to supporting you throughout this transition. An enclosed Frequently Asked Questions (FAQ) document provides additional information about the change and answers to commonly asked questions.

If you have additional questions or need assistance, please contact your campus benefits office.

Sincerely,

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