

**Summary of Material Modification
To
University of San Francisco Welfare Benefit Plan**

To: Employee participants in the University of San Francisco Welfare Benefit Plan and COBRA participants

From: Human Resources

Date: January 1, 2026

The University of San Francisco Welfare Benefit Plan sponsored by University of San Francisco has been revised. All of the changes summarized below are effective January 1, 2026.

1. Healthcare FSA limit increased to \$3,400.
2. Transit (Commuter / Parking) limit increased to \$340.
3. Dependent Care FSA limit increased to \$7,500 (\$3,750 if married and filing separately).
4. Employee contributions for 2026 have increased. Please refer to your 2026 benefit guide for exact increases by plan and salary band. See Appendix A for monthly contributions and salary bands.

Please contact the Director of Employee Benefits (acting on behalf of the plan administrator, University of San Francisco), if you have questions regarding the information in this SMM. They can be reached as follows:

Phone: (415) 422-2442

E-mail: benefits@usfca.edu

Address: 2130 Fulton Street, San Francisco, CA 94117

FILING INSTRUCTIONS

Please keep this memorandum with your copy of the Plan's Summary Plan Description (SPD), as it explains important changes that may affect your benefits (please contact the Director of Employee Benefits if you need another copy of the SPD, which can also be found on the Benefits Compliance Documents page on myUSF).

ERISA INFORMATION

Plan Sponsor: University of San Francisco

Sponsor's EIN#: 27-0494101

Plan Name: University of San Francisco Welfare Benefit Plan

Plan Number: 501

Plan Year: 2026

Appendix A: 2026 Monthly Contribution Rates

Salary Bands & Rates		Anthem Blue Cross PPO			
		Total Rates	Your Contribution	USF's Contribution	COBRA Rates
<\$72,446	Employee only	\$1,811.26	\$72.00	\$1,739.26	\$1,847.49
	Employee + one	\$3,819.56	\$262.00	\$3,557.56	\$3,895.95
	Employee + family	\$5,458.68	\$429.00	\$5,029.68	\$5,567.85
\$72,447–\$108,075	Employee only	\$1,811.26	\$89.00	\$1,722.26	\$1,847.49
	Employee + one	\$3,819.56	\$336.00	\$3,483.56	\$3,895.95
	Employee + family	\$5,458.68	\$538.00	\$4,920.68	\$5,567.85
\$108,076–\$144,891	Employee only	\$1,811.26	\$104.00	\$1,707.26	\$1,847.49
	Employee + one	\$3,819.56	\$414.00	\$3,405.56	\$3,895.95
	Employee + family	\$5,458.68	\$640.00	\$4,818.68	\$5,567.85
\$144,892–\$179,333	Employee only	\$1,811.26	\$125.00	\$1,686.26	\$1,847.49
	Employee + one	\$3,819.56	\$449.00	\$3,370.56	\$3,895.95
	Employee + family	\$5,458.68	\$739.00	\$4,719.68	\$5,567.85
\$179,334–\$216,150	Employee only	\$1,811.26	\$175.00	\$1,636.26	\$1,847.49
	Employee + one	\$3,819.56	\$636.00	\$3,183.56	\$3,895.95
	Employee + family	\$5,458.68	\$1,072.00	\$4,386.68	\$5,567.85
\$216,151+	Employee only	\$1,811.26	\$212.00	\$1,599.26	\$1,847.49
	Employee + one	\$3,819.56	\$749.00	\$3,070.56	\$3,895.95
	Employee + family	\$5,458.68	\$1,288.00	\$4,170.68	\$5,567.85

Salary Bands & Rates		Kaiser Permanente HMO			
		Total Rates	Your Contribution	USF's Contribution	COBRA Rates
<\$72,446	Employee only	\$975.22	\$58.00	\$917.22	\$994.72
	Employee + one	\$1,950.44	\$234.00	\$1,716.44	\$1,989.45
	Employee + family	\$2,759.88	\$274.00	\$2,485.88	\$2,815.08
\$72,447–\$108,075	Employee only	\$975.22	\$70.00	\$905.22	\$994.72
	Employee + one	\$1,950.44	\$250.00	\$1,700.44	\$1,989.45
	Employee + family	\$2,759.88	\$327.00	\$2,432.88	\$2,815.08
\$108,076–\$144,891	Employee only	\$975.22	\$79.00	\$896.22	\$994.72
	Employee + one	\$1,950.44	\$288.00	\$1,662.44	\$1,989.45
	Employee + family	\$2,759.88	\$407.00	\$2,352.88	\$2,815.08
\$144,892–\$179,333	Employee only	\$975.22	\$87.00	\$888.22	\$994.72
	Employee + one	\$1,950.44	\$316.00	\$1,634.44	\$1,989.45
	Employee + family	\$2,759.88	\$470.00	\$2,289.88	\$2,815.08
\$179,334–\$216,150	Employee only	\$975.22	\$114.00	\$861.22	\$994.72
	Employee + one	\$1,950.44	\$441.00	\$1,509.44	\$1,989.45
	Employee + family	\$2,759.88	\$627.00	\$2,132.88	\$2,815.08
\$216,151+	Employee only	\$975.22	\$142.00	\$833.22	\$994.72
	Employee + one	\$1,950.44	\$537.00	\$1,413.44	\$1,989.45
	Employee + family	\$2,759.88	\$761.00	\$1,998.88	\$2,815.08