OPEN ENROLLMENT 2027

EFFECTIVE JANUARY 1, 2027

YOUR BENEFITS: WHAT'S CHANGING

MEDICAL

- Platinum
  - No plan design changes
- Gold
  - Increase deductible from $1,700/$3,400 to $2,000/$4,000
  - Increase out of pocket maximum from $3,000/$6,500 to $5,000/$10,000
- Silver
  - Increase deductible from $800/$1,600 to $1,000/$2,000
  - Eliminate Blue Distinction Total Care Copays for doctors' visits
    - Other copay amounts unchanged: $25 PCP/$50 Specialist
  - Urgent Care Copay increased from $40 to $50
- Kaiser
  - Increase deductible from $800/$1,600 to $1,500/$3,000

FSA/HSA

- Inspira (fka Benefit Resource Inc.)
  - Projected 2027 FSA limit: $3,500, up from $3,300
  - Projected 2027 FSA rollover: $700, up from $660
  - Projected 2027 Dependent Care FSA limit: $7,500 ($3,750 if married and filing separately)
  - 2027 HSA limit: $4,500 (Individual)/$9,000 (Family), plus an additional $1,000 if aged 55 or older
  - Orion annual HSA contribution increasing
    - Platinum plan: $1,600 (Individual)/$3,200 (Family)
    - Gold plan: $1,000 (Individual)/$2,000 (Family)

DENTAL

- Moda
  - Coverage for Basic Services will increase from 10% to 15%
  - Coverage for Major Services will increase from 40% to 50%
- Kaiser Dental
  - No changes

VISION

- No changes

Life/Disability

- No changes

Telehealth

- Moving from Recuro Health to Highmark Teladoc
- Kaiser telehealth remains unchanged

EAP

- Moving from Recuro Health to Magellan

Employee Monthly Cost Shares

Platinum	2026 (old)	2027 (new)	Change
Employee Only	$0.00	**$22.00**	$22.00
Employee + Spouse	$0.00	**$36.00**	$36.00
Employee + Child(ren)	$0.00	**$32.00**	$32.00
Employee + Family	$0.00	**$45.00**	$45.00

Gold	2026 (old)	2027 (new)	Change
Employee Only	$21.00	**$42.00**	$21.00
Employee + Spouse	$37.50	**$82.00**	$44.00
Employee + Child(ren)	$30.00	**$65.00**	$35.00
Employee + Family	$47.70	**$105.00**	$57.00

Silver	2026 (old)	2027 (new)	Change
Employee Only	$39.00	**$65.00**	$35.50
Employee + Spouse	$63.00	**$110.00**	$67.00
Employee + Child(ren)	$54.00	**$98.00**	$61.00
Employee + Family	$73.50	**$150.00**	$106.00

Kaiser	2026 (old)	2027 (new)	Change
Employee Only	$89.84	**$110.00**	$20.16
Employee + Spouse	$169.52	**$212.00**	$42.48
Employee + Child(ren)	$153.91	**$194.00**	$40.09
Employee + Family	$224.29	**$285.00**	$60.71

Cash In Lieu of Enrollment

- This option will no longer be available

Orion Wellness Program

- This option will no longer be available