



EMP<sup>POWERED</sup>



# 2027 ANNUAL ENROLLMENT

Oct 26th - Nov 6th, 2026

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It's time to review and adjust your benefit elections as needed for the 2027 plan year. If no action is taken during annual enrollment, your existing elections will carry over into 2027. The only exception is the Flexible Spending Accounts (FSA), which require you to re-enroll each year.

## Benefits Update: Continuing Our Investment in You

Healthcare costs continue to rise nationwide, and Powell has experienced increases in our medical plan costs over the past several years. Despite these increases, Powell has kept employee medical contribution rates unchanged for the past four years by absorbing the additional costs rather than passing them along to employees.

For 2027, medical plan costs are increasing again. Powell will continue to absorb the majority of the increase, helping keep the impact to employees as small as possible.

## What You Can Expect for 2027

- » **Medical:** A modest increase in employee contributions after four years with no rate increases. Powell will absorb the majority of the increased cost.
- » **Dental:** Although plan costs are increasing, Powell will absorb the full increase, so employee rates will remain unchanged.
- » **Vision:** No increase in employee rates for 2027.

## Helping Manage Healthcare Costs

Powell continues to look for ways to manage healthcare expenses while maintaining valuable benefits. For 2027, we are introducing **Vida Health**, a comprehensive weight-management program for employees and covered family members using GLP-1 medications for weight loss.

Vida Health combines access to appropriate treatment with personalized clinical, nutrition and lifestyle support. The program will also help Powell manage the rapidly growing cost of GLP-1 medications and protect the long-term affordability of our medical plan.

Beginning in 2027, participants using GLP-1 medications for weight loss will be required to obtain their medication through Vida Health for coverage under the Powell medical plan. Current GLP-1 users will receive information from Vida Health by mail explaining the program and steps to transition their medication. Please review this information and take action promptly to help avoid an interruption in treatment.

Powell remains committed to providing affordable, quality benefits for you and your family. By combining Powell's continued investment with programs that promote appropriate care and manage costs, we can help maintain a strong and sustainable benefits program.

## Important Reminders

- 2026 unused Healthcare FSA dollars of **\$680 or less** will carry over into 2027 if you enroll in the Healthcare FSA for 2027.
- If you participate in a CDHP medical plan, unused funds up to plan limits will roll over and be combined with your 2027 HRA dollars.
- If you enroll in or change medical plans, you will receive an ID card in the mail.
- Cigna Dental and VSP (vision) do not provide ID cards.



# HEALTH REIMBURSEMENT ACCOUNT

A Health Reimbursement Account (HRA) is an employer-funded personal healthcare account you can use to pay for qualified medical expenses. You have access to HRA funds when you participate in one of Powell's Consumer Driven Health Plans, the Premier CDHP or Basic CDHP. Powell funds the HRA, and the funds can be used towards out-of-pocket healthcare expenses. Your HRA funds will be linked to a debit card which will allow you to pay your provider directly. At the end of the plan year, unused HRA funds are rolled over into the following year (after the run out period) and combined with that year's HRA contribution as long as you continue to participate in the CDHP/ HRA. The maximum rollover amount is dependent on the CDHP Plan and coverage tier you're enrolled in.

|                    | PREMIER CDHP            |                                      |                          | BASIC CDHP              |                                      |                          |
|--------------------|-------------------------|--------------------------------------|--------------------------|-------------------------|--------------------------------------|--------------------------|
|                    | POWELL HRA CONTRIBUTION | MAXIMUM ROLLOVER DOLLARS ON 1/1/2027 | MAXIMUM ACCOUNT BALANCE* | POWELL HRA CONTRIBUTION | MAXIMUM ROLLOVER DOLLARS ON 1/1/2027 | MAXIMUM ACCOUNT BALANCE* |
| EMPLOYEE (EE) ONLY | \$750                   | \$750                                | \$1,500                  | \$500                   | \$500                                | \$1,000                  |
| EE + SPOUSE        | \$1,000                 | \$1,000                              | \$2,000                  | \$750                   | \$750                                | \$1,500                  |
| EE + CHILD(REN)    | \$1,000                 | \$1,000                              | \$2,000                  | \$750                   | \$750                                | \$1,500                  |
| EE + FAMILY        | \$1,500                 | \$1,500                              | \$3,000                  | \$1,000                 | \$1,000                              | \$2,000                  |

\*Maximum Account Balance includes unused HRA funds rolled over from prior plan year.

If you also enroll in the Health Flexible Spending Account (HFSA), your HFSA funds will be loaded on the same debit card. HFSA funds are exhausted before HRA funds, which allows you to roll over more of your HRA funds.



## MDLIVE TELEMEDICINE INCLUDES BEHAVIORAL HEALTH

If you participate in one of Powell's medical plans, Powell provides a telemedicine benefit through MDLIVE Telemedicine to you and your covered dependents. MDLIVE Telemedicine offers on-demand access to board-certified doctors through online video, mobile app or telephone. You and your family can be treated for general health issues and behavioral health for a copay of \$25 per consultation. Telemedicine is useful for after-hours non-emergency care, when your primary care doctor is unavailable or if you're traveling. For more information, visit [www.MDLIVE.com](http://www.MDLIVE.com).

MDLIVE Telemedicine doctors can treat many medical and behavioral conditions, including:

- » Cold & flu
- » Allergies
- » Urinary tract infection
- » Sinus problems
- » Pink Eye
- » Depression
- » Relationship and marriage issues
- » Stress
- » Substance use disorders
- » Trauma & PTSD



## VIDA HEALTH

### Do you have weight loss goals and would like more support?

Vida Health's clinical weight loss programs offer expert coaching, personalized care plans, and convenient access to help and guidance through the Vida app. Vida is available to those 18 and older through your Blue Cross and Blue Shield Texas insurance benefits at no additional cost to you\*.

When you join Vida, you will have access to a care team to help you make realistic plans to meet your goals — and to stick with them. Care team members can include a health coach, dietitian, and/or medical provider, depending on clinical appropriateness.

If Vida is right for you, you'll receive:

- » Access to accredited health coaches, registered dietitians, and/or medical providers through video meetings and in-app messaging.
- » Eating plans that are personalized for your culture and food preferences.
- » Exercise plans that meet you where you are to help you get to where you're going.
- » Tools to track food, exercise, and progress, and tons of informative content like healthy recipes.

If you are on a significant weight loss journey, Vida is also able to prescribe and manage weight loss medications, including GLP-1s (e.g. Saxenda, Wegovy, and Zepbound). For these medications to be covered under your pharmacy benefits plan, they must be prescribed by a Vida medical provider. GLP-1s for diabetes are not impacted by this prescribing requirement.

Sign up for Vida on 1/1/27 at [www.vida.com/bcbstx](http://www.vida.com/bcbstx) or call 833-732-2242.

\*In the Vida weight loss programs, we are unable to create weight loss treatment plans for people diagnosed with type 1 or type 2 diabetes. That's because diabetes medicines need to be adjusted and monitored closely during weight loss by the doctor who is treating your diabetes.



## GO WELLBEING

### Take Charge of Your Health With GO Wellbeing

GO Wellbeing, powered by Sharecare, is an easy-to-use digital program that helps you manage your health and wellbeing in one place. GO Wellbeing is included at no extra cost as part of your BlueCross and BlueShield of Texas healthcare plans. See flier enclosed in your packet.

With Go Wellbeing, you can:

- » Find tools and tips to support your mind and body
- » Take the RealAge Test to see how your body's age compares to your actual age and get simple, personalized steps on how to maintain or improve your health
- » Earn rewards for healthy activities like sleep tracking, connecting a wearable health device, learning about financial fitness, and more
- » Join fun challenges to stay motivated and boost your progress

# CATAPULT HEALTH VIRTUALCHECKUP™

Getting a health checkup has never been easier! Get your biometric screening and preventive visit done all from the comfort of your home at no cost to you.

Order Your Virtual Checkup™ Kit by visitng [www.virtualcheckup.com/Powell](http://www.virtualcheckup.com/Powell). Once the kit arrives, check your blood pressure, measure your abdominal circumference, and provide a blood sample. Next, pack everything up in the postage-paid envelope and drop it in the mail. When notified that your lab work is complete, schedule an appointment with a Catapult Nurse Practitioner and review your results.

## CANCER SERVICES & SUPPORT HUB

Cancer Services and Support program is available to you and your covered dependents diagnosed with cancer at no additional cost through your health plan with Blue Cross Blue Shield of Texas.

This program gives you the tools, resources, and expertise to help you before, during and after cancer treatment.

Log in to Blue Access for Members at [bcbstx.com](http://bcbstx.com) and select Cancer Support Services. Also, you can call the number on the back of your member ID card and ask for a cancer care nurse.

## TELADOC HEALTH

### Chronic Condition Management (CCM+)

Employees and their dependents who are enrolled in one of the BlueCross BlueShield medical plans are eligible to join these new programs. These programs are offered free of charge to those members who qualify. You will not be billed anything for joining — this includes shipping a Welcome Kit to you.

Joining is easy and takes only a few minutes! To register, visit [TeladocHealth.com/Smile/HEALTH-TX](http://TeladocHealth.com/Smile/HEALTH-TX) (Code: HEALTH-TX) or call 800-835-2362.

### Teladoc Health – Diabetes and Hypertension

Teladoc Health offers both Prediabetes, Diabetes and Hypertension management programs. These programs combine a connected blood pressure cuff/glucose meter and personal support.

Features include:

- » Easy remote blood pressure and glucose monitoring.
- » Certified Educators or Licensed professionals provide live-coaching and 24/7 digital alerts (varies by program).
- » Instant interventions when blood glucose readings are out of range.
- » Intuitive mobile experience to track progress and receive personalized, clinically grounded coaching and educational contact.
- » Optional notifications for high and low readings to give loved ones and providers insight.
- » Test strips and lancets at no extra cost, delivered to your door.

To register, visit [TeladocHealth.com/Smile/Health-TX](http://TeladocHealth.com/Smile/Health-TX) (Code: HEALTH-TX) or call 800-835-2362.

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