

Benefits Enrollment and Education *Manager Resource Guide*



Open Enrollment for 2027 benefits will take place October 26 to November 13, 2026.

Open Enrollment is an opportunity for employees to learn about the benefits available to them and their families, review their options, and make choices that support their health, finances, and overall wellbeing. This Manager Resource Guide highlights resources available to help employees understand their benefits, compare coverage options, and complete their enrollment. Please share these resources during check-ins and team conversations to help employees make informed and confident decisions.

Understanding Your Benefits

With so many benefits, plan options, and resources available, knowing where to start can make all the difference. These resources can help employees compare their options and find answers to questions.

BILH Benefits Central

Find benefit information, educational resources, videos, plan documents, and links to providers in one place.

Employees can use [BILH Benefits Central](#) to:

- Learn about their benefit options
- Connect with [Hyke](#) and other decision support resources
- View a [schedule of onsite Open Enrollment Fairs](#), happening at various BILH locations
- See a schedule of [Open Enrollment Webinars](#)
- Get answers to common benefits questions

Start with [BILH Benefits Central](#) to learn more about your benefits and find the resources you need to make informed decisions during Open Enrollment.

HR Service Center

The BILH HR Service Center is available to answer questions. [Open a case in Workday](#) or call 617-667-5000.

Enrolling in Workday

Employees will complete their benefit elections through [Workday](#). Click [here](#) for more detailed instructions, including how to enroll via your desktop, or on the Workday mobile app.

New for 2027! Hyke – A Decision Support Tool

You don't need to be an expert to choose the right benefits. [Hyke](#) helps you evaluate the BILH programs available and provide a personalized benefit bundle built around your answers to a few simple questions.

[Access Hyke here.](#)

Medical Plan Information

Harvard Pilgrim Health Care provides resources to help employees compare medical plan options, understand provider and hospital networks, and find care.

Harvard Pilgrim Health Care

Employees can visit the dedicated [Harvard Pilgrim Health Care BILH website](#) to explore their medical plan options and access important resources, including:

- Plan comparison chart
- Hospital list for HMO plans
- Provider directories
- Harvard Pilgrim member guide
- Summary of Benefits and Coverage
- Out-of-area PPO information

Connect with a Medical Plan Expert

Want to talk to someone about your medical plan options? Harvard Pilgrim Member Advocates can guide you before, during, and after Open Enrollment and help you make the most of your medical plan all year long. Send a secure message through your Harvard Pilgrim online member account at harvardpilgrim.org/bilh or call 866-623-0194.

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Prescription Drug Coverage

Visit [BILH Benefits Central](#) to learn more about prescription drug coverage offered by Inscript and the BILH Pharmacy for those enrolled in a BILH medical plan, including:

- BILH Pharmacy locations and hours
- A list of covered drugs
- Participating pharmacy information
- How to transfer a prescription to the BILH Pharmacy

Dental Coverage

Visit [BILH Benefits Central](#) to view resources that will help employees understand their dental benefits:

- [Delta Dental member website](#)
- [2027 Benefit Summary](#)
- Find in-network dentists
- [How to use the Delta Dental mobile app](#)
- [Discounts available with Delta Dental coverage](#)
- [Virtual dental care](#)

Vision Coverage

Connect with the following resources on [BILH Benefits Central](#) to learn about BILH's vision coverage options:

- [EyeMed member portal](#)
- [Benefit Summary – High Plan](#)
- [Benefit Summary – Low Plan](#)
- [Provider directory](#)
- [Download the EyeMed mobile app](#)
- [Frequently Asked Questions](#)

Flexible Spending Accounts (FSAs)

Open Enrollment is a good time to review expected expenses for the new year and consider whether an FSA may be right. **Those wishing to have an FSA plan in 2027 must take action to enroll between October 26 and November 13.**

[Sentinel's BILH Benefits Portal](#) includes a list of eligible expenses, how to submit claims or get reimbursed, and frequently asked questions.

Protecting What Matters

BILH provides life insurance, AD&D, and disability coverage. The following resource can help employees learn about their options:

Life and AD&D Insurance

BILH provides basic life insurance to eligible employees. For added protection, employees may purchase supplemental life insurance. Visit [Voya's BILH Resource Center](#) for more information about:

- 2027 Life Insurance information
- Supplemental Life Insurance
- Dependent Life Insurance
- AD&D Insurance
- How to update beneficiary information

Disability Insurance

BILH provides eligible employees with Long-Term Disability insurance. During Open Enrollment, employees also have the option to purchase Short-Term Disability insurance and/or enhanced Long-Term Disability protection.

[Read an overview of disability programs available from MetLife.](#)

Voluntary Benefits

BILH offers Voluntary Benefit programs to help employees prepare for unexpected expenses that may not be fully covered by other benefit programs.

Visit [Voya's BILH Resource Center](#) to find plan documents, frequently asked questions, and cost information for the following benefits:

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

Visit the [ARAG BILH website](#) to learn more about:

- Legal Insurance

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Frequently Asked Questions

What is my role as a manager during Open Enrollment?

Managers play an important role in helping employees know where to find benefits information and resources. You do not need to be a benefits expert. Encourage employees to visit [BILH Benefits Central](#), review their options and decision support resources, and ask questions, as needed.

What should I tell an employee who is not sure which medical plan to choose?

Encourage the employee to review the resources available through [BILH Benefits Central](#) and Harvard Pilgrim. Employees should consider their providers, hospitals, prescriptions, expected health care needs and costs. For questions about specific coverage, direct the employee to Harvard Pilgrim Member Advocates via MyConnect.

What if I do not know the answer to an employee's benefits question?

You do not need to know every answer. Start by directing the employee to [BILH Benefits Central](#), where they can find plan information, educational resources, and vendor contacts. Or, they can contact the HR Service Center by [creating a case in Workday](#) or calling 617-667-5000. If the question is specific to a particular benefit, the appropriate vendor can provide personalized assistance.

What should employees review before enrolling?

Encourage employees to review their medical, dental and vision options, prescription coverage, FSA options, life and disability coverage, dependent information and beneficiaries. If they wish to have an FSA in 2027, they must take action to enroll in Workday.

What happens if an employee does not complete enrollment by the deadline?

What happens depends on the benefits and plans available to the employee. Employees should review their enrollment instructions in Workday to understand which elections carry forward and whether any action is required. Flexible Spending Accounts must be re-elected each year. Employees with questions about their situation should contact the HR Service Center by [creating a case in Workday](#) or calling 617-667-5000.

Where can employees find benefits information?

[BILH Benefits Central](#) is the best starting point for 2027 benefits information, educational resources, plan documents, vendor links and enrollment information. Rates can be found in the Workday Help Articles by searching "Open Enrollment" in Workday.

What if an employee has a question about a specific benefit?

Employees should contact the vendor that administers that benefit. Vendor contact information is provided on the next page and on Benefits Central.

What is the organization doing to manage costs?

The organization reviews benefit offerings and works with plan administrators and providers to manage expenses while supporting access to comprehensive, high-quality care. It continues to make a substantial investment in employee health care benefits.

Will every employee see the same premium changes?

No. Premiums and available plans vary by employee group, plan and coverage level. Encourage employees to review the 2027 options and rates available to them in Workday. For employees covered by a collective bargaining agreement, the terms of the applicable agreement apply.

How should employees compare the costs of their medical plan options?

Encourage employees to consider both paycheck premiums and potential out-of-pocket expenses, including deductibles, copays, coinsurance, and prescription costs. They should also check how their providers and hospitals are covered. Direct employees to [BILH Benefits Central](#), where they can:

- Access [Hyke](#), a decision support tool that helps employees compare plan options and analyze costs
- Connect with a [Harvard Pilgrim Member Advocate](#), who can walk them through their options and compare plans
- Review the comparison charts in their benefits guide. Rates can be found in the Workday Help Articles by searching "Open Enrollment" in Workday.

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Conversation Tips

- Keep the conversation high-level. Encourage employees to review their options and individual costs in Workday and point them to Hyke and other Open Enrollment resources for help making a decision.
- Avoid estimating an employee's individual costs. Premiums and out-of-pocket expenses vary by plan, coverage level and providers selected. Encourage employees to review their options and costs in Workday and point them to Hyke and other available resources for support.
- Listen to employees' concerns and acknowledge that benefit cost changes can affect people differently.

Contacts

BILH Benefits Central

[Benefits information, educational resources and enrollment](#)

BILH HR Service Center

617-667-5000 or [create a case in Workday](#)

Wellbeing@BILH

bilh.org/wellbeing

Wellist: A personalized way to unlock wellbeing benefits

Harvard Pilgrim Health Care

866-623-0194

harvardpilgrim.org/bilh

InScript

855-542-1819

inscriptrx.org/patients

BILH Pharmacy

PharmacyEnrollment@BILH.org

781-352-6710

Delta Dental

800-368-4708

deltadentalma.com

EyeMed

866-723-0514

member.eyemedvisioncare.com

Fidelity

800-343-0860

NetBenefits.com/atwork

Voya

800-955-7736

presents.voya.com/EBRC/BILH2

MetLife

[2027 contact information coming soon]

Sentinel

888-762-6088

[Sentinel Group – BILH Benefits](#)

ARAG

800-247-4184

[Learn More About ARAG Legal](#)