2027 Benefits Open Enrollment

Tuesday, November 17, 2026, through
Tuesday, November 24, 2026

Log into ADP to make your benefit elections for 2027 during this period.

Open Enrollment 2027

Open Enrollment is open in ADP from 11/17 through 11/24. This year is a passive enrollment; however, we encourage all employees to go through the open enrollment process in ADP to confirm their coverage for 2027 is accurate. Remember, you must enroll during open enrollment if you want a healthcare FSA for 2027.

New! Comprehensive Decision Tool!

Choosing the right health plan should not feel like a guessing game. This year, we are introducing a comprehensive benefits decision tool to take the math and stress out of open enrollment.

Simply answer a few quick questions about your typical healthcare needs, add your spouse's or domestic partner's plan if applicable and the tool will analyze your options to recommend the most cost-effective plan for you and your family.

You can access this tool on the Virtual Benefits Fair home page.

High Level Changes for 2027:

Across all Cigna Medical plans:

- All Plans continue to offer preventive coverage at 100% and no cost generic and preferred brand preventive maintenance medication.
- **New!** In-network and MDLIVE virtual care—including mental health and substance abuse services—is covered at no cost and is not subject to the deductible.
- Maximum Reimbursable Charge for out of network from 200% to 150%
- New ID Cards: All participants will have new ID cards available in mycigna.com on January 1st.

- Added Pathwell Specialty: Pathwell Specialty Drugs will be covered at plan coinsurance and deductible. Other medical Pharmaceuticals will be covered at In- network only. Oncology consultation will be included.

- Pharmacy: Change to Value Prescription Drug List.

- Premium increases range from 4% - 6% depending on Plan enrollment and coverage levels.
    - $1.53 to $20.97 per biweekly pay period depending on Plan and coverage level enrollment.

To help manage rising healthcare costs while keeping your premium increases as low as possible, we have made a few adjustments to our plan limits for 2027.

- Acupuncture from 20 to 12 days.
- Home healthcare from unlimited to 100 days.
- Outpatient Short-Term Rehabilitative Therapy Services from 150 to 100 days.

HRA Medical Plan:

- Change in-network Coinsurance from 100% to 90%.
- Change Out of network coinsurance from 80% to 70%.
- ER copay from $150 to $200.
- Pharmacy Preferred Brand: Retail 30-day increase to $40. Retail and Home Delivery increase to $80.
- Pharmacy Non-Preferred Brand: Retail 30-day increase to $60. Retail 90-day and Home Delivery increase to $180.

HSA Medical Plan

- Change In-network Coinsurance from 90% to 80%.
- Change Out of Network from 70% to 60%.

Have questions for Cigna before or after enrollment?

-Contact Cigna for your pre-enrollment and coverage questions at 1-800-401-4041.

Dental – NE Delta Dental

- No plan design changes.
- No increase in premium costs.

Vision – VSP

- No plan design changes.
- No increase in premium costs.

Flexible Spending Accounts (FSAs) – Voya

- Medical account maximum increase $3,400.
- <u>Action is required during open enrollment to have a Healthcare FSA for 2027.</u>

Commuter Benefits -Voya.

- Parking – $4,200.00 or $350 monthly.
- Transit– $4,200.00 or $350 monthly.

Heath Savings Account (HSA) – HSA Bank

- Annual limits increase to $4,500 single and $9,000 family; no change to the $1,000 catch up.
- Company funding of 20% of OAP HSA Plan deductible remains the same.
- You must contribute to get the company funds.

Life/AD&D Insurance and Short and Long-Term Disability

- No changes to coverage
- Company paid Life/AD&D Insurance and Short and Long-Term Disability for all full-time employees.
- If you are a full-time employee who has been employed more than 90 days, you will automatically be enrolled - no action needed.
- Open enrollment is your opportunity to make changes to or elect voluntary life insurance.

Supplemental Health Insurance Open enrollment is your opportunity to make changes to or elect supplemental health insurance.

- Accidental Injury Insurance
  - No plan design changes.
  - No increase in premium costs.

- Critical Illness Insurance
  - No plan design changes.
  - No increase in premium costs.

- Hospital Care Insurance (Hospital Indemnity)
  - No plan design changes.
  - No increase in premium costs.

Contact a Cigna representative for your pre-enrollment questions about the supplemental health insurance benefits at 1-800-351-9214.

Planet Fitness
2027 Health Insurance Rates

Cigna OAP HRA	2027 Bi-weekly Cost	2027 Weekly Cost
Single	$94.26	$47.13
Plus, Spouse/Domestic Partner	$261.64	$130.82
Plus, Child(ren)	$212.65	$106.32
Family	$370.47	$185.23

Cigna OAP HSA	2027 Bi-weekly Cost	2027 Weekly Cost
Single	$78.20	$39.10
Plus, Spouse/Domestic Partner	$217.26	$108.63
Plus, Child(ren)	$176.53	$88.26
Family	$307.72	$153.86

Cigna OAP $5k	2027 Bi-weekly Cost	2027 Weekly Cost
Single	$39.74	$19.87
Plus, Spouse/Domestic Partner	$196.35	$98.17
Plus, Child(ren)	$159.36	$79.68
Family	$278.29	$139.14

NE Delta Dental	2027 Bi-weekly Cost	2027 Weekly Cost
Single	$3.08	$1.54
Plus, One	$9.03	$4.52
Family	$14.07	$7.03

VSP Vision	2027 Bi-weekly Cost	2027 Weekly Cost
Single	$0.64	$0.32
Plus, Spouse/Domestic Partner	$1.93	$0.96
Plus, Child(ren)	$2.06	$1.03
Family	$3.30	$1.65