

Supporting your Total Wellbeing in 2027

We're introducing new resources, offering continued access to valuable benefits and sharing important cost and coverage updates.

Support for more moments that matter – at no cost to you

New resources broaden the support available across different needs and stages of life.

Available to employees and their dependent(s) enrolled in an Aetna medical plan.

- **NEW: Maven**
24/7 personalized support for you and eligible family members, from fertility and family building to pregnancy and maternity, parenting and pediatrics, and menopause and midlife health.
- **NEW: Aetna Back and Joint Care, powered by Hinge Health**
Virtual-first physical therapy and musculoskeletal support for pain, injury recovery and ongoing needs, giving you another flexible way to access care.

Know your benefits. Use your benefits.

Your benefits will continue to include market-leading resources designed to support your physical, emotional and financial wellbeing throughout the year.

- **\$0* care at RWJBarnabas Health**
No additional cost for care at Premier (Tier 1) providers and facilities.
- **\$0* behavioral health in-network**
No additional cost for behavioral health visits across all network tiers, including specialized digital-first options through Aetna.
- **\$0* urgent care options**
No additional cost for care at RWJBarnabas Health urgent care locations across New Jersey, plus virtual urgent care available 24/7 through MyChart.
- **BHealthy Wellness**
Complete eligible activities to lower your 2027 medical contributions, up to \$500 for you and up to \$100 for your spouse, if applicable.
- **Benefits to support your Total Wellbeing**
Free access to the Calm app and Care.com, tuition reimbursement, student loan navigation support and more - available to all benefits-eligible employees.

Navigating rising health care costs

Health care costs continue to rise nationwide. At RWJBarnabas Health, we are committed to the financial wellbeing of our employees and have worked carefully to minimize the impact of these rising costs while continuing to provide high-quality and comprehensive health coverage.

- **While RWJBarnabas Health will absorb most of the projected cost increase for 2027, employees will see some changes to their health plan costs and coverage.** See next page for more detail.
- Medical and dental contributions will increase by 6% for 2027.**
- No changes to other benefit plans or vendors such as dental, vision, life insurance and disability insurance.

*No deductible, copayment or coinsurance applies, except the Emergency Room copayment.

**Premiums are tiered based on salary banding. You may see an additional increase above 6% if your current salary falls into a higher salary band than last year.

Note: Employees who are covered by a collective bargaining agreement may have some differences in benefits offered and should check with their local Human Resources team or union leadership for further information.

More Details on the Changes for 2027

Note: The changes below apply to the Core, Flex and Out-of-Area plans.

What You Need to Know	Details
Prescription drug copays will increase.	Prescription drug copays will be as follows: • 30-day supply: \$15 Generic, \$60 Preferred Brand, \$120 Non-Preferred Brand • 90-day supply: \$30 Generic, \$150 Preferred Brand, \$300 Non-Preferred Brand • Specialty: \$300 Preferred Brand, \$400 Non-Preferred Brand
Certain medical plan copays will increase.	Emergency room copay will be \$350 (waived if admitted). Complex diagnostic imaging copay in Extended (Tier 2) will be \$200.
Fertility coverage will now include a \$30,000 lifetime maximum.	This applies to all care received at any in-network fertility provider on or after January 1, 2027. Note: Intrauterine Insemination (IUI) is covered under the medical plan and does not count toward the \$30,000 fertility maximum. Maven will be available for support and navigation. Aetna will continue to manage fertility treatment coverage through the medical plan and CVS Caremark will continue to manage fertility medications.
The spousal surcharge for working spouses will increase to \$175/month.	This pre-tax surcharge applies if your spouse has access to medical coverage through their own employer and you choose to cover them under your RWJBarnabas Health plan. This charge does not apply if your annual salary is under \$55,000 or if your spouse also works at RWJBarnabas Health.
Mandatory dependent eligibility verification audit.	In early 2027, all employees with spouses and/or children enrolled in the RWJBarnabas Health medical plans will be required to verify the eligibility of their dependents. You can prepare by ensuring the information and eligibility for your enrolled dependent(s) is accurate during annual enrollment. More information will be provided soon.

Important Reminders

Annual Enrollment is October 29 – November 12.

- If you are enrolled in benefits in 2026 and take no action for 2027, you will automatically continue enrollment in your current plan(s) – except for Flexible Spending Accounts, which require a fresh election each year.
- If you are not currently enrolled in benefits coverage and do not take action, you will not have coverage for 2027.
- After annual enrollment ends, you can only change your elections if you experience a Qualifying Life Event.



Ready to enroll?

Visit RWJBHBenefits.com between October 29 and November 12.