2027 OPEN ENROLLMENT HIGHLIGHTS

Open Enrollment for 2027 benefits will be held from Monday, November 30 – Tuesday December 8, 2026

ACTIVE OPEN ENROLLMENT

This means every benefit eligible employee **MUST** make an election during the Open Enrollment period, regardless of whether or not you are currently enrolled in benefits. To make changes, please complete your enrollment on Employee Navigator by **December 8th, 2026**. For full instructions on employee navigator, please refer to the Benefits Guide. If you do not make an election during this time, you will **NOT** be enrolled in coverage in the new plan year, effective January 1, 2027.

HOW TO ENROLL

This year, open enrollment is moving online. All benefit elections will be made through **Employee Navigator**, our new online enrollment platform.

On November 30th, you'll receive an email with a link to register your account. After you register, log in to review your options and complete your elections no later than **Tuesday, December 8th**.

You must log in and make your elections, even if you plan to keep your current coverage or waive coverage. If you do not complete enrollment by the deadline, **you may not have coverage for 2027.**



2027 BENEFIT HIGHLIGHTS

NEW CARRIER! MEDICAL & PRESCRIPTION DRUG PLANS:

The medical coverage is moving to **Meritain**, and prescription drug coverage is moving to **CVS Caremark**. There are no changes to the OAMC HDHP with HSA. The EPO emergency room copay is increasing to a $250 copay.

NEW CARRIER! HEALTH SAVINGS ACCOUNT (HSA)

The HSA will now be administered through Meritain. For only those enrolling in the OAMC HDHP with Health Savings Account (HSA), you will be eligible to put aside any pre-tax funds and save for any eligible expenses through Inspira. Please see the guide for additional information.

DENTAL PLAN

The dental coverage will remain with Aetna for the 2027 plan year. You will have the option to choose from two plans: the **DHMO** and **DPPO**.

VISION PLAN

The vision coverage will remain with Aetna for the 2027 plan year with no plan changes.

COMMUTER BENEFITS

The IRS allows up to **$350** per month to be deducted pre-tax from your paycheck for commuter costs, and up to **$350** per month pre-tax from your paycheck for parking costs.

VOLUNTARY LEGAL PLAN

IDIQ will continue to administer the Voluntary Legal Plan. A legal plan will provide you access to attorneys in an affordable way. If elected, this plan is paid by employees through a bi-weekly payroll deduction of **$6.90**.

LIFE/AD&D & LONG-TERM DISABILITY

Life and disability coverage will continue to be administered by Lincoln Financial for the 2027 plan year. Vital Health will continue to pay 100% of the premium for the Lincoln Financial Life, AD&D, and Long-Term Disability (LTD) Benefits. Voluntary Life and Voluntary Short-Term Disability coverage will also continue to be available for employees to elect. Please refer to the benefit guide for additional information.

VOLUNTARY ID THEFT & CREDIT MONITORING

IDIQ will continue to administer the Voluntary ID Theft & Credit Monitoring benefits. Credit monitoring is the only automated way to keep a constant eye on your credit so you can be made aware of any changes that could signal identity theft right away. If elected, this plan is paid by employees through a bi-weekly payroll deduction of **$5.52.**

