

OPEN ENROLLMENT IS NOVEMBER 2 TO NOVEMBER 16

Open Enrollment is your annual opportunity to make changes to your benefits, unless you experience a qualifying life event. Current benefit elections will roll over for 2027 with the exception of the Flexible Spending Accounts (Healthcare and Dependent Care) and Health Savings Account (HSA), which require annual enrollment. **Benefit elections must be submitted in Paylocity/Bswift no later than November 16 @ 9:59 pm PST.**

2027 UPDATES

Your Paycheck Contributions

WelbeHealth is again offering four medical plans with United Healthcare (UHC) plus Kaiser options for those located in California. Healthcare costs continue to rise for many employers, including WelbeHealth. We're committed to keeping healthcare accessible and affordable for our team members. You will see small to moderate increases to the rates for the UHC and Kaiser medical plans. You will also see an increase in your dental and vision per paycheck contributions.

Medical Plan Designs

Copays, coinsurance and out of pocket maximums for the UHC and Kaiser plans will remain the same in 2027 as they were in 2026. Per federal guidelines for High Deductible Health Plans (HDHPs) in 2027, the minimum annual deductible amounts rose, meaning we have to increase the deductibles under the UHC HDHP 3400 plan. The individual deductible will increase to $3,500 and the family deductible will increase to $7,000. The plan name will also change to UHC HDHP 3500 to correspond to the deductible amount. It is standard practice to set out-of-network deductibles at 2x the in-network amounts. As such, the out-of-network deductibles will also increase.

Cancer Support Resources – Naviance and Color

Naviance, created by Johns Hopkins Medicine, provides personalized support for anyone impacted by cancer. The program offers prevention and risk-reduction strategies, unlimited one-on-one Nurse Navigator sessions, treatment and second-opinion guidance, and help balancing work, caregiving, and daily life. Support is available to you as a WelbeHealth team member plus all loved ones.

If you are enrolled in a UHC medical plan, Color provides personalized support for every stage of the cancer journey, including prevention, screening, treatment, and survivorship. Services include at-home screening options, appointment scheduling, expert medical guidance, 24/7 symptom support, and assistance with insurance and medical bills. Color also provides resources for those supporting someone with cancer. Kaiser continues to provide preventive care programs, including cancer screening.



Lyra Enhancements

Lyra will continue to be your mental health resource in 2027. You and your dependents (spouses/domestic partners and dependents under the age of 26) each have access to eight (8) mental health coaching/therapy sessions at no cost. After that, care through your dedicated Lyra provider will be covered as an in-network benefit if you are enrolled in a UHC medical plan. Team members and their dependents enrolled in the WelbeHealth Kaiser plan or team members who have waived coverage can continue to see a Lyra provider after the eight (8) free sessions but can incur out-of-pocket costs if the Lyra provider is not in your network.

SmartConnect Medicare Support

SmartConnect provides personalized guidance to help you understand and navigate your Medicare options. Licensed agents can compare Medicare plans with your WelbeHealth coverage, help determine which option may best fit your needs, and assist with enrollment if you choose to transition to Medicare. You also have access to educational resources and webinars to help you prepare for Medicare while working or approaching retirement.

NEED HELP DECIDING ON BENEFITS?

Your needs are unique, and your benefits should support what matters most to you. This starts with making an informed choice. Contact our benefits counselors to receive one-on-one support regarding your benefits options and the benefit enrollment process.

Benefits Counselors through Lockton On Call are available Monday through Friday, 7 am to 6 pm PST. Email them directly at **WelbeHealthBenefits@lockton.com** or call them at (888) 740-4370.

Stay connected and never miss important benefits updates! Throughout the year, WelbeHealth will send helpful reminders, important information, and benefits updates directly to your phone via text message. If you prefer not to receive text messages, you can opt out at any time.