

2027 OPEN ENROLLMENT HIGHLIGHTS

THE 2027 OPEN ENROLLMENT PERIOD IS **OCTOBER 22 THROUGH OCTOBER 29, 2026**

This year's Open Enrollment will be **active**. Every benefit eligible employee must elect or waive coverage during the open enrollment period. If an employee chooses to waive medical coverage for the 2027 plan year, they must indicate the reason for waiving in ADP. This includes employees who have alternative health care coverage, such as coverage through a parent, spouse, or Medicare.

If you and your enrolled spouse certify that you are both non-tobacco users*, you will pay less for your medical and prescription drug coverage. **During Open Enrollment, you must certify tobacco status for yourself and your dependents (if applicable) via the ADP Workforce Now portal.**

BENEFITS LOADING...

2026



2027



IMPORTANT!

If you do not enroll by October 29th, you will have to wait until the next open enrollment period in the fall of 2027 to elect benefits for 2028, unless you experience a qualified change in status.

Open Enrollment is your once-a-year opportunity to choose the benefits and coverage you need for yourself and your eligible family members. For more information about eligibility, see the [Summary Plan Description](#).

Conner Strong & Buckelew offers a range of benefits and coverage options because your benefit needs are unique. Make sure to review your current coverages and consider what you might need for 2027, then make your elections via the ADP Workforce Now portal **no later than October 29th**.

Continue reading to see what's new for the 2027 plan year and some important reminders.



Review the 2027 Benefits Guide or scan the QR code to visit [BenePortal](#) for more information on all the great benefits we offer.

BenePortal is your "One-Stop-Shop" for all things related to benefits offered at Conner Strong & Buckelew.

*A non-smoker/non-vaper/non-tobacco user is defined as an individual who has not smoked a cigarette, e-cigarette, cigar, e-cigar, pipe, e-pipe, e-hookah, or used tobacco/chew products or electronic smoking devices of any kind in any form in the last 180 days.

Summary Plan Description

To access the [Summary Plan Description](#), [click here](#).

2027 PLAN HIGHLIGHTS

Medical/Rx Plan Changes

Benefit changes:

- **HSA-Qualified HDHP:** The in-network deductible will increase to \$1,750 individual / \$3,500 family (Per 2027 IRS guidelines.)
- **PPO Core and Buy-Up Plans:** No changes in 2027.
- Medical/Rx employee contributions will receive a modest increase – please refer to the 2027 Employee Benefits Guide and/or [BenePortal](#) for additional details.

Medical ID Cards

Those enrolled in the HSA-Qualified HDHP will receive a new medical ID card for the 2027 plan year. Employees who **newly enroll, change medical plans, or change coverage tiers** (for example, from single to family coverage) also will receive a new ID card for the 2027 plan year.

If you do not receive your ID card by January 1, you may access a digital copy through your member portal. Step-by-step instructions are available on [BenePortal](#). New users enrolled in the HSA-Qualified HDHP, Core, or Buy-Up plans must register at [ibx.com](#).

New Programs Available through the Medical Plans

Effective January 1, 2027, members enrolled in the Conner Strong & Bucklew medical plans will have access to the following new programs:

- **Progyny Menopause and Midlife Care:** Virtual access to menopause specialists, personalized treatment plans, and support for symptoms, sleep, nutrition, mental health, and more.
- **Utopia WellCare:** Up to **six (6) free virtual visits per year** with a Registered Dietitian, covered at 100%. Additional visits are available on a direct bill basis. Complete your 3rd nutrition appointment during the 2027 plan year and receive a free smart fitness ring or band!

Please see [BenePortal](#) for more information.

EASE (Employee Assistance Solutions for Eldercare)

Access to a Certified Senior Advisor® for trusted guidance through life's most challenging care decisions surrounding an aging loved one. [Click here for more information.](#)

Vision Plan Enhancement

Great news! Under the EyeMed vision plan, the allowance for frames and contact lenses will increase to \$150.

In addition, these benefits will be available once every 12 months.

Health Savings Account (HSA)

The maximum HSA contribution limits will increase to \$4,500 for individual coverage and \$9,000 for family coverage in 2027.

Flexible Spending Accounts (FSA)

2027 maximum contribution limits for the Healthcare FSA, Limited Purpose FSA, Dependent Care FSA, Transit, and Parking accounts have not yet been announced. Updated limits will be shared as soon as they become available.

REMINDER: BenePoints Proof of Completion is Required by December 1, 2026!

To earn BenePoints for 2027, you and your enrolled spouse (if applicable) must complete an annual physical **and** biometric screening by December 1, 2026.

Completion of both requirements provides a credit toward your per-pay Medical/Rx contribution of \$60 for employee-only coverage or \$120 when covering a spouse. Visit [BenePortal](#) for full details and submission instructions.

