

Your 2027 Benefits Open Enrollment is here!



Open Enrollment for your 2027 benefits starts on October 21, 2026 and ends on November 3, 2026.

Open Enrollment is your annual opportunity to enroll or make changes to your benefits, including: medical, disability, and life insurance as well as health savings accounts and more.

Key Changes for 2027 include:

- There will be an increase to UHC medical premiums on all plans of **5%**.
- The individual deductible on the HDHP medical plan is being increased to **\$3,500** to meet IRS requirements.
- UHC Rewards will continue to be part of our wellness program in 2027. The annual reward amount will continue to be **\$250**.
- Our pharmacy benefit manager (PBM) will continue to be **Express Scripts (ESI) by Evernorth**. Specialty Medications savings and alternative funding programs will continue to be administered by NFP RX Solutions.
- There will be a slight increase to dental premiums. Plans will continue to be offered through **CIGNA**.
- The vision coverage will still be with **UNUM**, and there will be an approximately **20%** savings on cost for 2027.

- For 2027, the maximum contribution limit for a Health Savings Account is **\$4,500** for individual coverage and **\$9,000** for family coverage. Loyola University will continue to contribute **\$250** for individuals or **\$500** for families.
- For 2027, the maximum contribution limit for a Health Care FSA is **\$3,500***, and the maximum contribution limit for Dependent Care FSA is **\$7,500**. FSA plans will continue to be administered by **Associated Bank**.

*Projected 2027 FSA IRS Contribution Limit

Vendor Change

- **Life, Disability, Accident, Critical Illness and Hospital Indemnity** coverages will be moving from Lincoln Financial to **UNUM** effective 1/1/2027.
 - During this year's Open Enrollment, you will be allowed to enroll yourself and your dependents for Voluntary Life insurance up the guaranteed issue amounts without Evidence of Insurability (EOI), as the policy allows. This applies, even if you were previously denied or withdrew medical underwriting with Lincoln.
 - UNUM allows employees and dependents enrolled in Voluntary Life to purchase up to the guaranteed issued amounts with no medical questions at a later open enrollment period. The minimum election at initial offering is all that is required.
 - Voluntary Life and Voluntary AD&D coverage must be purchased as a bundle beginning in 2027. You will have the option to select different benefit amounts for each offering, but you must have a minimum election of Voluntary Life coverage to be enrolled in Voluntary AD&D.
 - Accident, Critical Illness, and Hospital Indemnity rates will be decreasing.

You cannot make changes outside of the Open Enrollment period unless you experience a qualifying life event (marriage, birth, adoption, divorce, etc.). Changes must occur within 30 days after the qualifying life event.