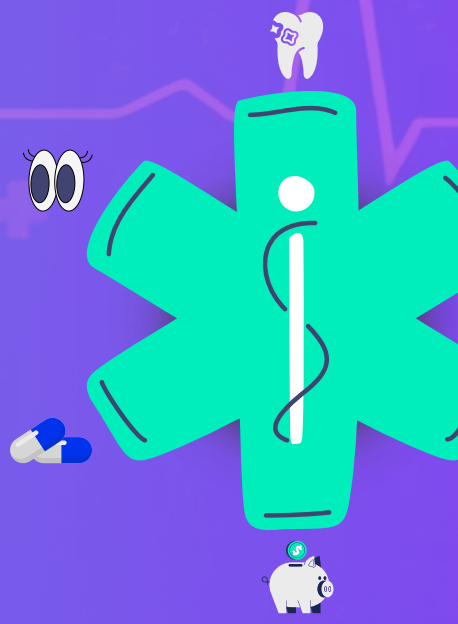


2027 Colleague Open Enrollment

Key Reminders



Passive Enrollment - November 3 - 19

Your current benefits coverage will automatically roll over into 2027 unless you re-evaluate your selections and adjust your benefits coverage during Open Enrollment.

- If you participate in a Flexible Spending Account (FSA), you must re-elect each year.
- Employbridge HSA contributions will be provided as a match. You must contribute to continue to receive company contributions.
- To enroll or update your elections, enroll online through the [Benefits Resource Hub](#) or call the Benefits Service Center at 877-785-5125 (colleagues outside the Employbridge network can use www.eb-benefits.com).

What’s New in 2027

We remain committed to offering competitive benefits that support your health, wellbeing, and financial future. As healthcare costs continue to rise, we continue to manage expenses thoughtfully while providing quality coverage and valuable resources. For 2027, most benefits plans and vendor partners will remain unchanged, with a few key updates outlined below.

Medical Plan Changes:

- Employbridge must pass along some of the increasing cost of medical coverage to colleagues in 2027. The PPO and HSA Plus plans will have the changes below. In-network provisions are displayed below. Similar increases will apply to out-of-network provisions. There will be no change to the HSA Basic or Kaiser HMO plans.

Plan Feature	2026		2027	
	Single	Family	Single	Family
PPO deductible	\$1,250	\$2,500	\$1,500	\$3,000
PPO out-of-pocket cost	\$6,550	\$13,100	\$6,800	\$13,600
PPO coinsurance	20%		25%	
HSA Plus deductible	\$2,250	\$4,500	\$2,500	\$5,000
HSA Plus out-of-pocket maximum	\$6,550	\$13,100	\$6,800	\$13,600

Medical Plan Premium Increases:

- PPO premiums will increase 7%, HSA plan premiums 3% and Kaiser HMO premiums 3.6%. Below are the biweekly premium increase amounts.

Medical Plan	Single	Spouse	Child(ren)	Family
PPO	\$6.85	\$17.09	\$16.15	\$24.80
HSA Plus	\$1.53	\$4.86	\$4.58	\$6.63
HSA Basic	\$1.30	\$4.23	\$3.98	\$5.77
Kaiser HMO	\$4.22	\$9.43	\$21.34	\$33.40

Delta Dental:

- Delta Dental will replace MetLife as our dental carrier. There will be no changes to the High or Low dental plan designs or colleague dental premiums. A higher percentage of colleague dental providers are in-network with Delta Dental which will result in savings for colleagues and Employbridge.

HSA Matching Contributions:

- Employbridge will now provide HSA contributions as matching contributions. Eligible colleagues enrolled in the HSA Plus or HSA Basic plans will no longer automatically receive Employbridge HSA contributions.
- Health Savings Account contribution limits: \$4,500 individual, \$9,000 family.

Contribution Details	2026		2027	
	Single	Family	Single	Family
EB HSA contribution per pay period	\$19.23 (Automatic)	\$38.46 (Automatic)	100% match up to \$19.23	100% match up to \$38.46
EB HSA annualized contribution	\$500 (Automatic)	\$1,000 (Automatic)	Up to \$500	Up to \$1,000

Tobacco User Premiums:

- Employbridge will add a Tobacco User Premium to offset the higher medical costs of tobacco users on the Employbridge medical plans.
 - Colleagues covered under an Employbridge medical plan who self-identify as a tobacco user or identify their spouse or domestic partner covered under an Employbridge medical plan as a tobacco user, will pay a \$50 monthly Tobacco User Premium in addition to the standard premium for their Employbridge medical coverage.
 - Employbridge will offer a reasonable alternative standard to stop the Tobacco User Premium and allow the colleague to receive a refund of year-to-date premium payments. To meet the reasonable alternative standard, the colleague and/or their spouse or domestic partner (as applicable), must either:
 - Complete a no-cost Quantum Health Tobacco Cessation program; or
 - Follow the tobacco-cessation recommendations of the individual’s personal physician. The individual may satisfy this alternative standard by providing a physician’s note confirming that the individual is following their physician’s recommendations regarding tobacco cessation.
- Review the full Tobacco User Premium Program details [here](#).

Working Spouse/Domestic Partner Exclusion

Employbridge requires all colleagues covering a spouse or domestic partner to verify that their spouse or domestic partner does not have affordable coverage through his or her employer. If the lowest-cost minimum value medical plan offered by the employer costs \$250 or less per month, the plan is considered affordable.

Dependent Verification

Colleagues who add a dependent during open enrollment will be required to provide documentation to verify their eligibility for coverage. Refer to the 2027 Open Enrollment FAQ for additional details on the required dependent verification documentation.