

Welcome to 2027 Open Enrollment

Important Dates to Remember

Open Enrollment Period:	Plan Year Dates:
November 3 - November 24, 2026	January 1 - December 31, 2027

What is Open Enrollment?

Open Enrollment is your chance to choose or change your benefits. Review your options in the 2027 Total Rewards Guide and choose the plans that are the best fit for you and your family.

What is Changing for 2027?

TELUS Health will continue to provide the Employee Assistance Program (EAP) until December 31, 2026. Beginning January 1, 2027, the new EAP provider will be SupportLinc. Please see page 32 of your Total Rewards Guide for more information on the program offered through SupportLinc.

Due to rising healthcare and benefit costs, employee contribution rates will increase for medical, dental, and short-term disability buy-up programs.

GLP-1 medications will no longer be covered through the Be Well with Diabetes Program. Instead, these medications will be covered under the employee's prescription drug benefits. All applicable deductibles, copays, coinsurance and authorization will apply.

Effective January 1, 2027, spouses who have access to medical coverage through their own employer will no longer be eligible for coverage under the Blessing Health medical plan.

What is Staying the Same for 2027?

Medical, Dental, Vision, Life, and Disability plan designs will remain the same for 2027. You will continue to have access to the same benefit plans and coverage options available today.

What Do I Need to Do?

Blessing Health is having an active enrollment this plan year.

This means your current benefit choices will not carry over into the new plan year. You must re-elect your benefits. Employees who do not complete open enrollment will not have coverage for 2027, outside of company-provided benefits.

FSA and HSA Elections for the 2027 Plan Year

In 2027, the maximum annual contribution allowed for a Health Savings Account (HSA) will increase to $4,500 for an individual, and $9,000 for family coverage.

For 2027, the Dependent Care Flexible Spending Account (DCFSA) limit remains at $7,500 for single and married couples filing jointly, and $3,750 for married filing separately.

If you would like to contribute to any of the Flexible Spending and/or Health Savings Accounts, you must make an election between November 3 and November 24, 2026.

What Else Do I Need to Know?

The Be Well at Work program rewards employees for taking part in wellness activities. Employees who participate in the program will receive a discount on their bi-weekly medical premiums for the Standard Plan. Please see page 21 of the Total Rewards Guide for program details and eligibility requirements.

Reminder: HSA, FSA and PTO sell must be re-elected every year. Employees who wish to sell PTO for 2027 will need to complete the PTO Sell election form by 11/24/2026. This form can be found in Virtual HR.

Enrolling in Coverage

Blessing Health shares in the cost of employee benefits. Employee contributions for medical, dental, and vision benefits are deducted on a pre-tax basis, which may reduce your taxable income. Employee contributions vary depending on the level of coverage you select. You can choose any combination of medical, dental, and/or vision coverage. The only requirement is that as an eligible employee of Blessing Health System, you must elect coverage for yourself in order to elect coverage for dependents. Be sure to have the Social Security numbers and birth dates for any eligible dependents that you plan to enroll. You cannot enroll your dependent(s) without this information.



Open Enrollment Action Items

Determine your Needs

Note any major lifestyle changes such as marriage, having a child, or recent medical changes that may impact benefit plan selection.

Review current benefit plans

Compare your current benefit plans with your needs, considering coverage, listed beneficiaries, and any materials provided by Blessing to understand your current/future package selection.

Consider your Costs

List all medical expenses from the past year, including copayments, coinsurance, deductibles, and premiums. Evaluate how each plan option covers these costs to determine the most cost-effective choice.

An HSA or FSA can help cover healthcare costs, including dental and vision services and prescriptions. Adding one of these accounts to your benefits can help with your long-term financial goals.

Ask questions

Take advantage of the open enrollment period to ask any questions you have about benefits and how they align with your lifestyle.

Enroll or Make Changes

All employees must make benefit elections during Open Enrollment. You can access the Benefitsolver system directly from Virtual HR to make your enrollment changes or via the link www.blessinghealth.org/totalrewards.