Blessing Health System Benefits Open Enrollment 2027

Presented by the Human Resources Total Rewards Team

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Welcome to 2027 Open Enrollment November 3-24, 2026

Today's Agenda

- Why benefit changes are needed
- What's changing for 2027
- How the changes may affect you
- What you need to do by November 24
- Resources and Support



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VALUES

I **INTEGRITY:** Be honest & trustworthy

C **COMPASSION:** Be empathetic to the needs, concerns & suffering of others

A **ACCOUNTABILITY:** Take ownership & foster an environment of ownership

R **RESPECT:** Value others' feelings, wishes, rights, identities, traditions & beliefs

E **EXCELLENCE:** Strive for exceptional performance in work, care, quality, safety, service & finance

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Premium Holiday Considerations

Background

During 2026 Open Enrollment, employees were informed that if plan performance remained favorable and employees continued to utilize Blessing providers when available ("Choose Blessing"), leadership would consider a premium holiday on the final payroll of 2026.

Current Financial Position through August

Metric	Amount
Medical Claims	$57.7M
Pharmacy Claims	$12.2M
Total Claims Spend	$69.9M
Annual Budget	$64.0M
Remaining Budget	-$5.9M

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Choose Blessing Performance

Domestic vs. Non-Domestic Claims Comparison

Claims Spend Through August

	2025	2026	Change
Domestic Spend	$23.7M (75.8%)	$27.1M (68.4%)	-7.4 pts
Non-Domestic Spend	$7.6M (24.2%)	$12.5M (31.6%)	+7.4 pts
Total Spend	$31.3M	$39.6M	+$8.3M

Physician Spend

	2025	2026
Domestic	53.3%	46.4%
Non-Domestic	46.7%	53.6%

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2026 Premium Holiday Determination

The conditions established for consideration of a 2026 premium holiday were not met.

As a result, a premium holiday will not be offered on the final payroll of 2026.

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Why are Benefits Changing?

Our Goal

To continue offering competitive benefits while keeping our programs affordable for years to come.

What's Driving These Changes?

- Health care and prescription drug costs continue to rise
- The cost of providing benefits continues to increase
- We must balance employee needs with the cost of our benefits

Our Commitment

We remain committed to offering quality, affordable benefits that support employees and their families

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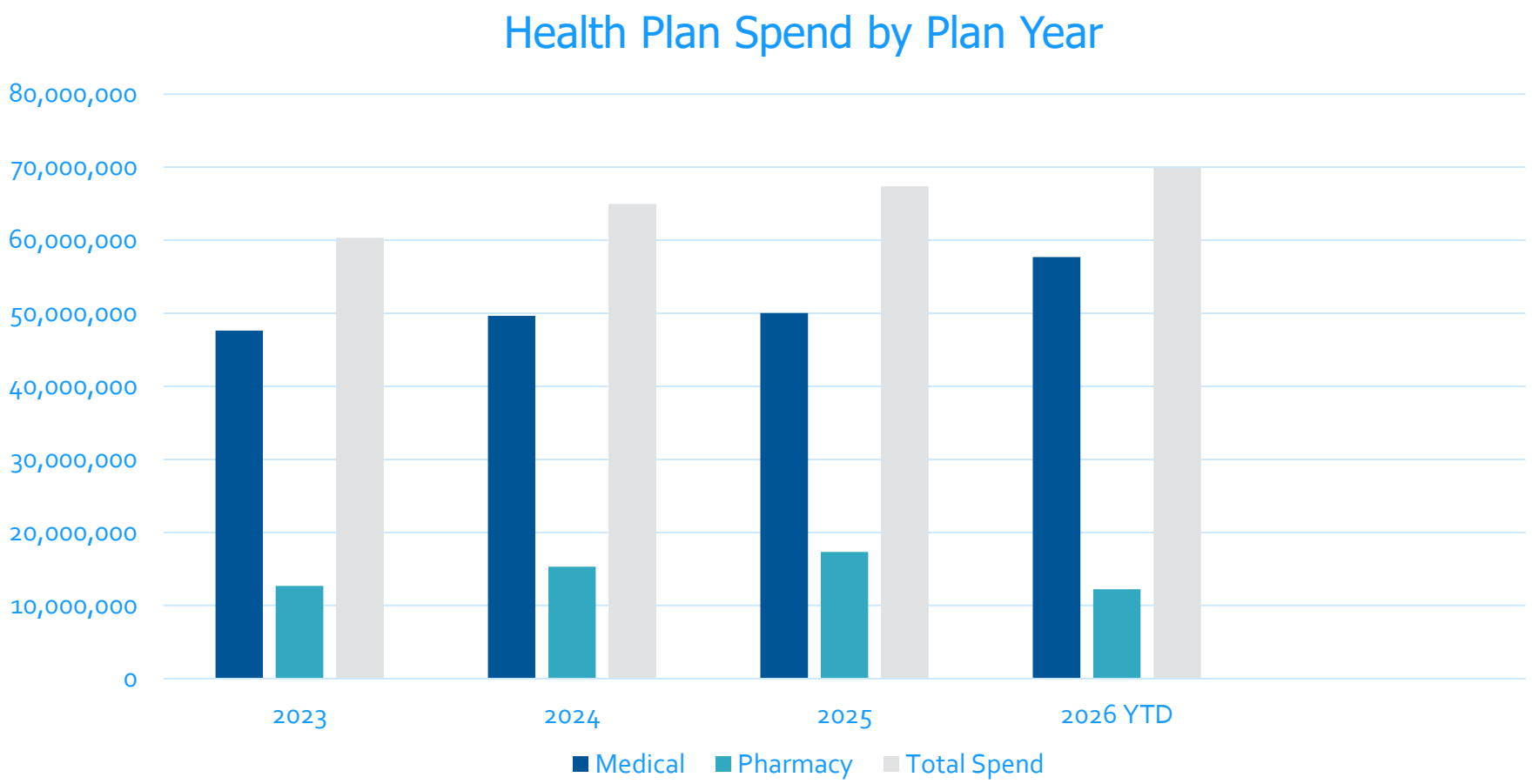
Health Plan Spending by Plan Year



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What’s Changing in 2027

- What employees will pay for medical, dental, and Short-Term Disability Buy-Up
- Changes to coverage for working spouses
- GLP-1 coverage changes for participants enrolled in the Be Well with Diabetes Program (BWWD)
- New employee assistance program
- All employees must complete enrollment for 2027

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2027 Rate Changes

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Medical Plan Rates for 2027:

2027 Bi-Weekly Health Plan Rates		
Coverage Level	**Full-Time**	**Part-Time**
Standard Plan		
With Wellness Incentive		
Employee Only	$105.56	$211.13
Employee + Child(ren)	$200.05	$400.12
Employee + Spouse	$231.80	$463.60
Employee + Family	$278.85	$557.68
Without Wellness Incentive		
Employee Only	$142.45	$284.91
Employee + Child(ren)	$269.98	$539.95
Employee + Spouse	$312.80	$625.63
Employee + Family	$376.30	$752.60
Enhanced Plan		
Employee Only	$167.33	$311.64
Employee + Child(ren)	$322.95	$596.43
Employee + Spouse	$334.66	$651.55
Employee + Family	$520.39	$901.59
High-Deductible Plan		
Employee Only	$57.55	$78.71
Employee + Child(ren)	$112.02	$224.05
Employee + Spouse	$125.43	$250.83
Employee + Family	$152.80	$305.59

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Dental Rates for 2027:

DELTA DENTAL®



2027 BI-WEEKLY DENTAL RATES	
Value Plan	
Employee Only	$12.44
Employee + Spouse	$24.88
Employee + Child(ren)	$34.42
Family	$45.31
Premier Plan	
Employee Only	$21.00
Employee + Spouse	$42.00
Employee + Child(ren)	$52.98
Family	$73.11

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Short-Term Disability Buy-Up Rates

Rates Will Increase in 2027

Your personalized cost will be shown in the enrollment system

Your Cost is based on:



SALARY



COVERAGE OPTION

Review your cost before making your elections.

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Spousal Health Coverage

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Spousal Health Coverage Is Changing

2027 BENEFITS UPDATE

Beginning January 1, 2027, some spouses will no longer be eligible to enroll in the Blessing Health System **medical** plan.

This change applies to spouses who are eligible for medical coverage through their own employer.

There are no changes to spousal eligibility for dental or vision coverage. This update applies to medical coverage only.

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Who Can Remain Covered Under the Medical Plan?

Spouses may remain covered if they:

· Are unemployed, retired, or self-employed and do not have access to employer-sponsored medical coverage.

· Work for an employer that does not offer medical coverage.

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What Do You Need to Do Next?



During open enrollment, employees covering a spouse must complete a Spousal Coverage Attestation Form (Affidavit).



Employees will certify whether their spouse has access to employer-sponsored medical coverage.



If your spouse is no longer eligible for Blessing Health System medical coverage, the loss of coverage is a qualifying life event that allows them to enroll in their employer's medical plan.

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Changes to GLP-1 Coverage Under the Be Well with Diabetes (BWWD)Program

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What's Changing?

- Effective **January 1, 2027**, GLP-1 medications prescribed through the BWWD program will no longer be included as a BWWD program benefit
- GLP-1 medications will instead be covered under the **prescription drug benefits** of the Blessing Health System medical plan
- Applicable deductibles, copays, coinsurance, and plan requirements will apply.
- Employees enrolled in the BWWD program should review their prescription drug coverage during **Open Enrollment.**

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Changes to the Employee Assistance Program (EAP)

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What's Changing?

- Effective January 1, 2027, CuraLinc Healthcare will become Blessing Health System's Employee Assistance Program (EAP) provider through its supportlinc program.
- Employees and household members will continue to have access to confidential counseling, work-life resources, and support services.
- Information about available resources and how to access services through supportlinc will be shared before January 1, 2027.
- No action is required for employees during Open Enrollment.

supportlinc

curalinc HEALTHCARE

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2027 Open Enrollment Requirements

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Open Enrollment Action Required

- **All employees must complete Open Enrollment** between November 3 and November 24, 2026.
- Employees must review and confirm their benefit elections for 2027.
- **Employees who do not complete Open Enrollment will not have benefit coverage for 2027.**
- **Health Savings Account (HSA), Healthcare Flexible Spending Account (FSA), Dependent Care FSA contribution elections and PTO Sell do not carry over from year to year.**
- Employees who wish to contribute to an HSA, Healthcare FSA, or Dependent Care FSA or enroll in PTO Sell in 2027 must make a new election during Open Enrollment.

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Open Enrollment
November 3 – November 24, 2026

- For more Information on your 2027 benefits, visit:
  www.blessinghealth.org/openenrollment

- To enroll in benefits:
  www.blessinghealth.org/totalrewards

  or

  Contact the Blessing Health Service Center at:
  855-505-7593

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Important Reminders

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Provider Network Reminder



First Health®

- Services received from providers who are not contracted with Current Health Solutions or the First-Health network will be processed at the **Tier 3 Out-of-Network benefit level.**
- Employees are responsible for verifying that their provider participates in the network before receiving services.
- Network participation can change. Employees should confirm their provider's network status with Current Health Solutions before receiving services.
- Providers who do not submit claims on behalf of patients are most likely out-of-network.

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2027 Open Enrollment & Education Sessions

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Open Enrollment for your 2027 benefits will be held from:

Tuesday, November 3rd — Tuesday, November 24th, 2026

Complete Open Enrollment by enrolling directly in Benefit Solver via Virtual HR (Virtual HR → Benefit Enrollment → Benefit Solver) or, for assistance, call the Blessing Health Service Center at 855-505-7593

Log on to a TASTE OF TOTAL REWARDS:
Wednesdays at Noon on 10/28, 11/4, & 11/18/2026
Review the Open Enrollment process and your responsibilities.

Attend an Enrollment Session at 11th Street for assistance with completing Open Enrollment for your 2027 benefits:

Date	Time	Location
Tuesday 11/10/2026	7:00 am – 5:00 pm	11th Street - Educational Service Classroom (1st floor near elevator C)
Monday 11/16/2026	11:30 am – 1:30 pm	2nd floor – 2N Classroom
Tuesday 11/17/2026	7:30 am – 9:30 am	3rd floor – 3N Classroom
Wednesday 11/18/2026	7:30 am – 9:30 am	Psych Services – Psych Admin Conference Room
Friday 11/20/2026	7:00 am – 11:00 am	4th floor – OB classroom

Attend an Enrollment Session at an Off-Site location for assistance with completing Open Enrollment for your 2027 benefits:

Date	Time	Location
Wednesday 11/11/2026	7:00 am – 11:00 am	Denman Linen Conference Room
Wednesday 11/11/2026	11:00 am – 1:30 pm	Blessing Health Hannibal - Administration
Thursday 11/12/2026	7:00 am – 10:00 am	Illini – 3rd floor classroom
Thursday 11/12/2026	12:00 pm – 5:00 pm	48th & Maine - Conference Room 206
Thursday 11/19/2026	11:00 am – 2:00 pm	Blessing Health Center 927 Broadway – Conference Room 323

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Open Enrollment for your 2027 benefits will be held from Tuesday, November 3rd — Tuesday, November 24th, 2026

Attend an HR HAPPENINGS informational meeting to learn about your 2027 Total Rewards Package:

Date	Time	Location	Virtual Option
Wednesday 10/21/2026	8:00 am – 9:00 am	AUDITORIUM – 11th St.	JOIN HERE
Wednesday 10/21/2026	2:00 pm – 3:00 pm	**VIRTUAL ONLY**	JOIN HERE
Wednesday 10/21/2026	8:00 pm – 9:00 pm	**VIRTUAL ONLY**	JOIN HERE
Thursday 10/22/2026	7:00 am – 8:00 am	ILLINI - Dining Room	**IN PERSON ONLY**
Thursday 10/22/2026	12:00 pm – 1:00 pm	AUDITORIUM – 11th St.	JOIN HERE
Friday 10/23/2026	12:00 pm – 1:00 pm	HANNIBAL – MJB Room	**IN PERSON ONLY**

- Open Enrollment will be your only opportunity to enroll or change most of your benefits for 2027, unless you experience a qualifying event.
- As a reminder, participation in flexible spending programs, a health savings account, and PTO sell must be re-elected every year.

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What's Not Changing for 2027

- Paid Time Off (PTO)
- Deductibles, Copays, Out-of-Pocket Maximums
- Provider Network (Tier 1 & Tier 2)
- Retirement Plans (403(b) & 401 (k))

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Appendix

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Short-Term Disability Buy-Up Rates

- Buy-up rates will increase for 2027
- Your cost is based on your age, salary, and the coverage option that you choose
- The amount of increase will be different for each employee
- You will see your personalized cost in the enrollment system before making your election.

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