2027 Southeast CWA Benefits Overview

CWA District 3 | Active Employees

Effective January 1, 2027

This document is a plain-language summary of the 2027 terms reflected in the Southeast CWA specification. It does not replace the governing plan documents, SPDs, SMMs, or collective bargaining agreement.

At-a-Glance

- Eligible regular, temporary, and term full-time and part-time employees have medical, dental, and vision eligibility from date of hire, including company subsidy where applicable.
- Child dependents may remain eligible through the end of the month in which they turn age 26 for medical, dental, vision, and life coverage.
- The Southeast Medical Program continues to offer Option 1 and Option 2. Option 1 uses a lower deductible; Option 2 uses a higher, true-family deductible and is HSA-compatible.
- Prescription drug cost sharing remains copay-based. Option 1 has a separate Rx out-of-pocket maximum; Option 2 integrates Rx with the medical deductible and out-of-pocket maximum.

1. 2027 Monthly Employee Contributions

Medical | Active Full-Time Employees

Employee population	Plan	Individual	Family
Current Employees; 2009, 2012 and 2015 New Hires	Option 1	$149	$408
Current Employees; 2009, 2012 and 2015 New Hires	Option 2	$107	$292
2024 New Hires	Option 1	$177	$483
2024 New Hires	Option 2	$135	$367

Dental and Vision | Active Full-Time Employees

Coverage tier	Dental	Vision
Individual	$9	$3.00
Individual + 1	$19	$7.50
Family	$30	$12.50

2. Medical Plan Cost Sharing

Plan	Network deductible	Non-network deductible	Network OOP maximum	Non-network OOP maximum
Option 1 - Individual	$1,050	$3,150	$3,500	$10,500
Option 1 - Family	$2,100	$6,300	$7,000	$21,000
Option 2 - Individual	$1,750	$5,250	$6,750	$20,250
Option 2 - Family	$3,500	$10,500	$13,500	$40,500

Medical Copays and Coinsurance

Service	Network / PPO	Non-network / Non-PPO
Preventive care	$0; 0%; deductible waived	No benefit
Sickness / illness	10% after deductible	50% after deductible
Emergency room - emergent	10% after deductible	10% after deductible

3. Prescription Drug Cost Sharing

Provision	Option 1	Option 2
Rx deductible	None; separate from medical	Integrated with medical, MH/SA and CarePlus
Rx OOP maximum	Individual $1,700; Family $3,400	Integrated with medical OOP maximum
Retail, up to 30-day supply	Generic $10; Preferred $45; Non-preferred $90	Generic $10; Preferred $45; Non-preferred $90
Mail order, up to 90-day supply	Generic $20; Preferred $90; Non-preferred $180	Generic $20; Preferred $90; Non-preferred $180

4. 2027 Medical Surcharges

Surcharge	2027 monthly amount
Tobacco use contribution	$75
Spouse/partner access to medical coverage	$130

5. Other Benefits Available in 2027

Benefit / program	2027 summary
Health Savings Account (HSA)	Available to eligible active employees enrolled in Option 2 or another HDHP. Company contribution eligibility requires a Fidelity HSA and at least $150 in annual employee household payroll contributions.
Flexible Spending Accounts	Health Care and Dependent Care FSAs remain available to eligible regular and term employees.
Health Reimbursement Account	Program remains applicable; no additional company crediting.
Dental and vision	Date-of-hire eligibility and subsidy; eligible children through end of month turning age 26.
Employee Assistance Program	Available to eligible regular, temporary and term FT/PT employees from date of hire.
CarePlus	Available to eligible regular, temporary and term FT/PT employees from date of hire with company subsidy.
Paid Parental Time Off	Continues under the current program provisions.
Adoption, surrogacy and cryopreservation reimbursement	Available to eligible regular, temporary and term full-time employees under the applicable management provisions.
Commuter and ancillary benefits	Available to eligible regular, temporary and term FT/PT employees from date of hire.
Voluntary Benefits Platform	Continues under current program provisions.
Wellbeing Program	Continues; Company Wellbeing letter applies. No Wellbeing Choice Account.
Life insurance and AD&D	Basic coverage is company-subsidized where applicable; supplemental coverage is employee-paid. Eligible children through end of month turning age 26.

Important Clarifications

- The contribution tables above are for active full-time employees. Part-time rates use the applicable part-time calculation described above.
- The medical contribution structure has two coverage tiers, Individual and Family. Dental and vision use Individual, Individual + 1, and Family tiers.
- This summary focuses on active Southeast CWA employees. Future-retiree eligibility and contributions can vary by CUL, hire date and Medicare status.
- If this summary conflicts with an official plan document or bargaining agreement, the official document controls.