What to Expect for 2027 Benefits

Please read this information carefully and in its entirety for information and reminders for 2027 benefits.

Changes for 2027:

- The annual deductible for the **Basic Choice Medical Plan** will increase to comply with IRS rules. The *You Only* deductible will change from $1,700 to $1,750, and the *You + Family* deductible will change from $3,400 - $3,500.
- The IRS has **increased the Health Savings Account (HSA) annual contribution limits** from $4,400 to $4,500 for *You Only* coverage and from $8,750 to $9,000 for *You + Family* coverage. The additional catch-up contribution for those ages 55+ remains at $1,000.
- **Save on Prescriptions with Scripta:**. We are excited to introduce Scripta, a new, no-cost benefit available to help you make the most of your prescription drug coverage. Scripta works alongside your existing pharmacy benefits, through Express Scripts, to identify opportunities to save money on eligible medications by recommending lower-cost alternatives when appropriate. Participation is completely voluntary and more information and instructions on how to enroll will be shared in early 2027. Visit https://www.scriptainsights.com/rollsroyce for more information or scan the QR code below.
- **Special Enrollment Opportunity – MetLife Supplemental Life Insurance:** MetLife is offering a special enrollment opportunity for Supplemental Life Insurance with **relaxed underwriting requirements**.
  - If you currently have Supplemental Life Insurance, you can elect to increase your current coverage by **one level, up to $300,000, without answering health questions**.
  - Spouse coverage can also increase by one level, up to $200,000, without answering health questions.
  - If you or your spouse are enrolling in Supplemental Life Insurance for the first time, you can elect up to one level of coverage without answering health questions.

  You may apply for higher coverage amounts by answering **five health questions. It could cost less than you think.** Competitive group rates are available, and premiums will be deducted from your paycheck if you elect coverage.

  Enroll by Paper Form: A paper enrollment packet and enrollment form will be mailed to your home address, along with instructions on how to complete and submit the form.

Get the Most Out of Your Medical Plan:

Plan Ahead, Compare Costs: Use tools on **anthem.com** or the Sydney app to compare the cost of healthcare. Often, medical spending takes place when patients have time to plan ahead. When getting a routine exam or elective surgery, think about costs, and how you can get the best value for your money.

$ Telehealth/Virtual Care	$ Provider's office	$$ Urgent care clinic	$$$ Hospital Emergency Room
Talk to a provider digitally from your phone or computer. When using an in-network provider, the annual deductible does not apply.	Exams, screenings and non-urgent care; build a relationship with a doctor who knows your health history.	Urgent, but not serious or life-threatening; maybe open evenings and weekends.	Serious or life-threatening emergency. Not meant to be a doctor's office alternative.
Get care for...			
Everyday health needs like cold, flu, allergies, anxiety, depression, prescription refills, skin rashes, minor infections, sleep issues, urinary tract infections.	Annual physical exam, vaccinations and screenings, diabetes management, high blood pressure, cholesterol checks, minor injuries, sprains, chronic condition follow-ups.	Moderate burns or cuts that may need stitches, minor fractures, strep throat, ear infections, asthma attacks, pink eye.	Chest pain or pressure, stroke symptoms (sudden numbness, confusion, trouble speaking), major burns, deep or large wound, head injuries, broken bones with visible deformity, uncontrolled bleeding, anaphylaxis.

Contact Your Benefit Representatives to Update Your 2027 Elections if You Want To:

- ✓ Add or remove a dependent from your benefits.
- ✓ Change your HSA payroll deduction. Your 2026 HSA election will carryover for 2027.
- ✓ If you are turning 65 and will enroll in Medicare during the 2027 plan year. Please note this will impact Health Saving Account (HSA) contributions.

Mobile Apps

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