

What's Changing for 2027

- Medical plan deductibles and out-of-pocket maximums increase
- Medical premiums increase
- Dental premiums increase
- Pharmacy updates
- Life and AD&D insurance moves to MetLife
- Supplemental and Spousal life with limited Evidence of Insurability (EOI)
- Travel 365 expanded eligibility
- HSA and FSA contribution limits increase
- Advantage DNA



What's Changing for 2027

Medical plan deductibles and out-of-pocket maximums are changing.

For the past several years, Chubb has kept deductibles unchanged for two of our three medical plans, despite continued increases in national health care costs. To help maintain access to quality, competitive medical coverage while managing rising costs, deductibles will increase across all medical plan options for 2027. The plans will be renamed to reflect their new deductible amounts. All employees enrolled in an Aetna or Horizon medical plan in 2027 will receive new ID cards.

Coinsurance

For the \$1,200 deductible plan, coinsurance is increasing from 20% to 25%.

Aetna and Horizon Plans

Current plan name	2027 Plan name	2027 Deductibles (Employee/Family)	Current OOP Max (Employee/Family)	2027 OOP Max (Employee/Family)
\$900 Deductible Plan	\$1,200 Deductible Plan	\$1,200/\$2,400	\$5,300/\$10,600	\$6,000/\$12,000
\$1,850 Deductible Plan	\$2,000 Deductible Plan	\$2,000/\$4,000	\$4,000/\$8,000	\$5,000/\$10,000
\$3,400 Deductible Plan	\$4,000 Deductible Plan	\$4,000/\$8,000	\$7,000/\$14,000	\$8,500/\$17,000

Kaiser Plans

Current plan name	2027 Plan name	2027 Deductibles (Employee/Family)	Current OOP Max (Employee/Family)	2027 OOP Max (Employee/Family)
\$900 Deductible Plan	\$1,000 Deductible Plan	\$1,000/\$2,000	\$4,800/\$9,600	No change
\$1,800 Deductible Plan	\$2,000 Deductible Plan	\$2,000/\$4,000	\$3,600/\$6,450	\$5,000/\$10,000
\$3,400 Deductible Plan	\$4,000 Deductible Plan	\$4,000/\$8,000	\$5,350/\$10,700	\$8,500/\$17,000

Medical premiums are increasing.

Beginning Jan. 1, 2027, premiums for medical plans will be increasing.

Dental premiums are increasing.

Starting Jan. 1, 2027, premiums for the dental plan will increase. The Aetna PPO and DHMO plan options will still be available and coverage levels will remain the same.

Pharmacy updates:

Starting in 2027, pharmacy program updates will include changes to preferred drug lists, generic alternatives and utilization management. If you are impacted by these changes, Express Scripts will contact you directly.

For complete benefits information, including 2027 premium rates, visit [MyBenefits](#).



Life and AD&D insurance moves to MetLife

In 2027, life and AD&D insurance moves from Prudential to MetLife. **Your coverage, amounts and beneficiaries stay the same** — only the carrier is changing. MetLife brings a strong track record in claims service and support, helping ensure a smooth experience for you and your family when it matters most.

Supplemental and Spousal Life offered with limited EOI

In 2027, premiums for supplemental life are decreasing. Take this unique opportunity to protect your family with life insurance. During this year's Annual Enrollment, you have a one-time opportunity to enroll in or increase your supplemental and/or spousal life insurance coverage to the Guaranteed Issue (GI) limit without providing an Evidence of Insurability (EOI), even if you have been denied in the past.

Travel 365 adds Montana and New York coverage

This Chubb leisure travel plan provides solutions and insurance protection for sickness, injuries and emergencies that can impact your travel plans. In 2027, employees living in Montana and New York will be eligible for coverage.

HSA contribution limit increases

To have an HSA, you must be enrolled in either the \$2,000 or \$4,000 Deductible Plan. In 2027, the IRS annual limits on total contributions to your HSA (yours and Chubb's, if applicable) are:

- \$4,500 for employee-only coverage
- \$9,000 if covering dependents
- \$1,000 catch-up contribution if over 55

Your HSA money is contributed to a personal account and provides a triple tax benefit — money is added to the account tax-free, funds then grow tax-free and disbursements are tax-free when used to pay for eligible health expenses, including deductibles, co-pays, prescriptions and more.

Cancer Advocate Plus is now Advantage DNA

New name, same benefit. This genetics-based cancer insurance program provides support across the entire cancer journey from cancer risk detection through recovery. Services include access to the latest in genetic testing and personalized medicine, including hereditary cancer risk testing, cash benefits and cancer education.



For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.

