2027 Open Enrollment: What's New for 2027

For L&M and Health at Home – Southeast Non-Union Employees

Yale New Haven Health System (YNHHS) is committed to providing a quality, comprehensive benefits program that meets the unique needs of our employees. This includes regularly exploring innovative benefits solutions to build upon our valuable program.

To continue to offer a meaningful benefits program to our employees, we are making some enhancements for 2027, while also making some changes to continue to provide you affordable medical and prescription drug coverage.

New for 2027: Two Ways to View Your Total Rewards Statement

This personalized statement will be mailed to your home before Open Enrollment begins, and it provides a valuable snapshot of your YNHHS Total Rewards. In addition to being mailed to your home, this year, your Total Rewards Statement will also be available to view on **bswift** and can serve as a decision-making tool during the enrollment process, helping you make the best choices for you and your family.

New Virtual Physical Therapy

For 2027, Cigna medical plan participants will have access to Hinge Health, a free virtual physical therapy platform for hip, knee, lower back, neck, shoulder, pelvic floor and other musculoskeletal conditions. Alleviate your pain conveniently and cost-effectively – no referral or copay required.

Learn more about Hinge Health at www.hingehealth.com and watch for more information and a webinar in January.

Medical Plan Contribution Increase

Due to rising healthcare costs, medical plan contributions will increase moderately in 2027 for the YNHHS Medical Plan and Out of Area Plan. Keep in mind, YNHHS medical coverage remains highly competitive compared to other employers – and YNHHS continues to pay the vast majority of the cost of coverage.

Note that full-time employees enrolled in the YNHHS Medical Plan or Out of Area Plan whose annual salary is $47,740 or less will still enjoy the benefit of our Premium Waiver Program where premiums are waived or reduced as long as they completed the Know Your Numbers Plus (KYN+) program.

Working Spouse Surcharge Increase

We're increasing the amount you pay if you have a working spouse who has coverage available under another employer's medical plan and choose to cover them under a YNHHS medical plan, from an additional $30 to $50 per paycheck ($1,300 per year) to better reflect the cost of spouses to the medical plan. Even with this increase, our working spouse surcharge remains **significantly lower** than that of other employers. **Note:** This surcharge does not apply if your spouse is self-employed, has Medicare coverage or is also a YNHHS employee.

Changes to Behavioral Health and Substance Abuse Benefits

In accordance with the federal Mental Health Parity and Addiction Equity Act (MHPAEA), we've updated our medical plan design and the way costs are shared for behavioral health and substance abuse benefits. These changes help ensure behavioral health and substance abuse treatment is covered more consistently with medical and surgical care.

As a result of these federal guideline updates, we need to make the following changes:

- Employees enrolled in the **YNHHS Medical Plan or Out of Area Plan** will pay 50% after meeting the deductible for out-of-network urgent care.

- Employees enrolled in the **High Deductible Health Plan (HDHP)** will have a $150 copay after meeting the deductible for emergency room services related to behavioral health and substance abuse treatment, regardless of provider tier.

Prescription Drug Plan Design Changes

- **New Prescription Drug Deductible.** To help manage the rising costs of prescription drugs, YNHHS is introducing a $100 individual/$200 family deductible to the YNHHS Medical Plan and the Out of Area Plan. Once you reach the deductible, the plan will begin covering the cost of your prescription drugs at the applicable copay or coinsurance amount, depending on the prescription's tier.

- **Increase in Fertility Prescription Drug Maximum.** We're increasing the lifetime maximum coverage amount for fertility drugs under the YNHHS Medical Plan and the Out of Area Plan from $2,000 to $5,000, providing greater opportunity to grow your family.

Enhanced Prescription Drug Tools

Judi Rx has enhanced the online tools available to help improve your member experience.

- **Submit pharmacy reimbursement claims online.** Judi Rx members can now submit pharmacy reimbursement claims online or through the Judi Rx mobile app to fast-track the reimbursement process. Plus, you can upload supporting documents, receive email and portal confirmations and track your submissions – all in one place.
- **See real-time updates.** You can now see real-time updates on the status of your request and details on previous prior authorization decisions. Once a decision has been made, you can view the details of the determination to help you understand more about your case.
- **Navigate directly to the Costco Mail Order portal.** Navigate directly to the Costco Mail Order portal from the Judi Rx website or mobile app using a seamless, easy-to-use single sign-on (SSO) process.

Connect with Judi RX

To download the app, search "Judi Rx" in the App Store or Google Play. To register, visit app.cap-rx.com/register and provide your personal information and credentials to create your account.

Double-Check Your Dependents Aren't Double-Enrolled!

If you, your spouse and/or your dependent work for YNHHS, each can only be covered under one plan. **To help prevent duplicate dependents, consult with your dependents about who will enroll in which plans.** New this year – a pop-up message in the **bswift** portal that reminds each of you, during your enrollment, that you cannot be double-enrolled.

Examples include health plan coverage as well as spouse and/or child life insurance when the employee has basic life insurance.

Increase in Health Savings Account Contribution Maximum

If you enroll in an HDHP for 2027, you can contribute:

- Up to $4,500 for individual coverage
- Up to $9,000 for family coverage

Flexible Spending Account (FSA) Contributions

The Health Care and Dependent Care FSAs let you pay for eligible expenses with tax free dollars. For 2027, you can contribute:

- Up to $3,400* to a Health Care FSA
- Up to $7,500 to a Dependent Care FSA.

You must enroll in the FSAs during Open Enrollment; your current elections will not carry over to 2027.

*Subject to change due to Internal Revenue Service regulations.

Get Reimbursed for Routine Pet Care with Wagmo

Your furry friends are part of your family, too, and their preventive health is important. This year, we're enhancing our pet benefits with the Wagmo Wellness plan. With Wagmo, you are reimbursed for a portion of your pet's preventive and routine care – all you have to do is submit a photo of your vet bill. Plus, you'll have access to 24/7 virtual pet care through Wagmo's telehealth service, VETalk.

You will pay for coverage through payroll deductions, and you can enroll in Wagmo during Open Enrollment through **bswift**. All cats and dogs are eligible regardless of age, breed or preexisting conditions, and you can visit any licensed veterinarian in the U.S. **Note:** Wagmo is a pet wellness program – not insurance. You'll still have the option to enroll in pet insurance through Nationwide.

Watch for an email invitation to learn more about Wagmo in a webinar on October 28 at 3 pm.

New Life with Long-Term Care (LTC) Insurance Carrier

To create greater efficiencies and provide enhanced coverage, we are moving the administration of our Life with Long-Term Care (LTC) Insurance from Chubb to Aflac, which is already the carrier for our Life and Disability Insurance and voluntary Supplemental Health Plans. The name of the plan is Aflac Group Term to 120 Insurance with Long-Term Care. With the move to Aflac, these enhancements will be part of your coverage:

- Guaranteed rates for the life of your policy.
- Coverage that remains in effect through age 120.
- Death and LTC benefits that do not reduce with age.
- A restored death benefit after an LTC payment is made.

Plus, with this new carrier, you will be able to pay for coverage through payroll deductions, making coverage payments hassle-free. To enroll in Aflac's Group Term to 120 Insurance with LTC, you can elect coverage in **bswift** during Open Enrollment. If you are currently enrolled in the Chubb Life with LTC product, you will receive an email with options to keep the Chubb coverage or to cancel and elect the Aflac plan.

Watch for an email invitation to learn more about Life with LTC in a webinar on October 26 at 3 pm.

Get Paid for Preventive Care Under the Supplemental Health Plans

Take charge of your health and get rewarded. Each Aflac Supplemental Health Plan – Group Hospital Indemnity, Critical Illness and Accidental Injury Insurance – will include a $50 wellness credit when you and/or your covered dependents complete an eligible preventive screening.

LegalEASE Plan Enhancements: Financial Protection for the Unexpected

This year, in addition to the current LegalEASE Plan, we're introducing the LegalEASE Buy-Up Plan, which will include everything you get in the current LegalEASE plan, as well as two additional tools to help you navigate life's challenges:

- **Hello Divorce** provides members with access to a divorce specialist for each member who can guide one or both spouses in answering questions, understanding the costs of divorce, how divisions of property are made in your state and all aspects of the divorce process.
- **TurnSignl** provides app-based, on-demand attorney and emergency support for traffic violations, accidents and immigration matters – including real-time captions in your preferred language, whether at home or on the road.

You can enroll in either LegalEASE plan during Open Enrollment through **bswift**. **Note:** There will be no change to the current LegalEASE plan design for 2027.

New Purchasing Power Payroll Deductions

If you use Purchasing Power, an employee purchase program that provides a flexible way to pay for products through payroll deductions, your deductions will now appear separately on your paycheck. This change will help ensure purchases are processed more quickly and accurately.

Reminder About the Bright Horizons Special Needs Program

As previously announced, Bright Horizons will no longer be offering its Special Needs program, and it will be discontinued effective December 31, 2026.

Don't forget about our other Bright Horizons benefits, including back-up child and elder care, academic tutoring and College Coach college advising.