

# 2027 BENEFITS: ALL IN. ALL FOR YOU.

## Annual Enrollment is from October 26 – November 16

### WHY ARE CHANGES HAPPENING?

National healthcare trends, high-cost claims and specialty drug costs are driving up healthcare costs. DSG is responding with changes that support quality, navigation and long-term sustainability while keeping benefits competitive.

#### MEDICAL + RX

- Four medical choices remain
- Premium and plan design changes
- \$100 monthly working spouse/DP cost share may apply
- Weight-loss GLP-1 coverage ends 1/1/27
- Brand drugs move to coinsurance

#### DENTAL + VISION + LIFE

- Dental moves to Delta Dental
- Dental rates rise \$1-\$4 bi-weekly
- VSP remains; vision moves to four rate tiers
- Life insurance moves to MetLife
- Review providers, ID cards and beneficiaries

### NEW PROGRAMS

#### Garner

Traditional PPO/Core HRA: find Top Providers and receive eligible reimbursements up to \$2,000 individual / \$4,000 family.

#### Lantern

Navigation to designated Centers of Excellence for joint replacement, spine-related surgeries and bariatric surgery.

#### Onelmaging

Navigation to high-quality imaging facilities, with scheduling support and reduced cost.

#### Regenexx

Non-surgical options for certain musculoskeletal and orthopedic needs are being added to Cigna's network with reduced cost-sharing.

#### Reclaim Health

A claims auditor in your pocket. Automatic medical and prescription claims review to identify billing errors, overcharges and missed reimbursements from claims that may qualify for accident insurance, critical illness, or hospital care benefits.

### YOUR ACTIONS

- Review all changes
- Compare all four medical/Rx plans in bswift
- Make and submit elections
- Complete spouse/DP acknowledgement if applicable
- Enroll early in Garner Health if enrolling in a Traditional PPO or Core HRA plan
- Review dental providers and beneficiaries
- Connect with Benefits for additional help

**NEED HELP?** [Benefits@dcsg.com](mailto:Benefits@dcsg.com) | 1-800-690-7655, ext. 3012, option 5  
Speak with a Cigna Certified Insurance Specialist at 1-877-999-4DSG  
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