

Open Enrollment Highlights

Mandatory Open Enrollment

Everyone must log in to KHRIS or your employer portal and enroll or waive coverage for 2027. If you don't, you will not have coverage or a waiver Health Reimbursement Arrangement (HRA) for 2027.

You **MUST** log in if you want:

- To elect a health insurance plan
- To waive your health insurance coverage by choosing a Waiver General Purpose HRA or a Waiver Limited Purpose HRA (if eligible)
- A Healthcare Flexible Spending Account (FSA)
- A Dependent Care FSA, previously named a Child & Adult Daycare FSA
- Anthem dental or vision insurance
- To change your optional life insurance plans. You must name life insurance beneficiaries and allocate 100% distribution across your selected beneficiaries.

Health Insurance Premiums and Benefits

- There will be a 3% increase in employee health insurance premium contributions for 2027. This is the first time since 2022 that there's been an increase in your health insurance premiums.
- The LivingWell PPO will have an increase in medical and prescription Co-Pays, and will now have a prescription Deductible.
- The LivingWell CDHP and the LivingWell Basic CDHP will now have a separate prescription Deductible and Maximum Out-of-Pocket.

Anthem Dental and Anthem Vision Plans

- There will be a 4% increase in dental premiums, but no increase in vision premiums in 2027.

MetLife Life Insurance

- There will be no changes to optional life insurance premiums in 2027.
- During Open Enrollment, you can add or increase optional life insurance for yourself or your spouse without a Statement of Health.

Although you can make changes to life insurance on your dependent children (under age 26) at any time during the year, Open Enrollment is a good time to evaluate your insurance needs and whether you need to add or increase life insurance on your dependents.

You can also enroll in life insurance if you are a new employee or if you have a life-changing event, such as gaining a new child, getting married, or getting divorced.

