

OPEN ENROLLMENT HIGHLIGHTS 2027 Benefits



Learn more about how to make the most of your 2027 benefit offerings!



Virtual Counselors

Need help enrolling or have questions? Virtual Counselors are available during Open Enrollment to guide you through your benefit choices.



Four Medical Plans to choose from for 2027

- **NHP “Florida Only” Network Plan:** Our lowest premium plan! Flexible Spending Account eligible. *Note: Florida-only UHC Network; West Florida Hospital is excluded.*
- **United Choice HSA Plan:** Health Savings Account eligible.
- **United Base HRA Plan:** Flexible Spending Account eligible.
- **Surest “Copay Only” Plan:** Fixed copays and no annual deductible and the National UHC Network. Flexible Spending Account eligible. See more below.

Premium details for all plans can be found in the **Employee Benefits Guide**, **Benefitfocus Portal**, and on the **District’s Risk Management website**.



Get to know the Surest Plan

Pick the plan that lets you compare care options—from colds to cancer.

Price shopping for your doctor is just the beginning.

Visit the Surest site for more information:
<https://britehr.app/ECSD-2026/1?wgl=en>



About Flexible Spending Accounts (FSAs)

FSAs are tax-advantaged accounts that let you use pre-tax dollars to pay for eligible medical expenses. You can use an FSA to save on healthcare costs.

- Your entire healthcare FSA election are available day one of your plan year.
- Healthcare FSAs work by funding the account via payroll deductions, then using your available balance to pay for out-of-pocket eligible medical expenses.
- Many know they can use their healthcare FSA to pay for doctor visits and deductibles. But there are thousands of other products and services that are eligible as well including eligible dental and vision expenses too!

Review additional details on FSAs in the **Employee Benefits Guide**, **Benefitfocus Portal**, and on the **District’s Risk Management website**.

Important Reminders



Virtual Counselors will be available to help answer your questions and enroll in benefits during Open Enrollment.



A total of four medical plans are available for 2027: The NHP HRA Plan, United Choice HSA, United Base HRA Plan, and the Surest Plan. Plan Premiums for all four plans are found in the Employee Benefits Guide, on the Benefitfocus Enrollment portal, or on the District’s Risk Management website.



The Health Care Flexible Spending Account contribution limit has increased to \$3,500. The Health Savings Account contribution limit has increased to \$4,500 for individuals and \$9,000 for families, and a \$1,000 catch-up applies to those age 55 and older.



The Cigna Group Voluntary Critical Illness, Accident, and Hospital Indemnity Insurance plans complement your medical plan and help to cover many of your out-of-pocket medical expenses. Be sure to review all three plans for added assurance to help offset unexpected medical costs. They are available by phone and virtually during Open Enrollment.



DISCLAIMER: Approved Medical and Dental Plans and Premiums for 2027 have been updated in the enrollment portal but have not been fully ratified by the beginning of the Open Enrollment period.

For more details: Visit the Employee Benefits Guide, log into the Benefitfocus Enrollment Portal, or check the Risk Management Website.

Open Enrollment just got easier — explore your options, get guidance, and choose what fits you best!

