

# OPEN ENROLLMENT 2027!

## ANNUAL INSURANCE INFORMATION

**There will not be a formal staff presentation this year.**

**FSA/HSA elections due Wednesday, December 2, 2026, by 3:30 pm**

**Medical/Dental/Vision changes due Friday, December 11, 2026, by 3:30 pm**

Open Enrollment is coming soon. It's your once-a-year opportunity to review current benefit elections and make changes such as:

- Enroll, waive, or change medical, dental, and/or vision plans
- Add or drop dependents
- Enroll/re-enroll in Flexible Spending Accounts (FSA) or Health Savings Accounts (HSA) -**current FSA/HSA enrollment does not renew automatically**

Our current benefit program will continue into 2027 with only minor changes. Do your current benefits still meet your needs? Review this email and your benefits guide to learn about your coverage options.

## WHAT'S NEW OR CHANGING?

- **MEDICAL**
  - Due to rising healthcare costs and increased claims expenses, the cost of our medical plan has increased. **As a result, employee medical premiums will increase effective 9/1/2026**,
  - Effective 9/1/26,weight-loss drugs will be excluded for all 3 plans. GLP-1's for a diabetes diagnosis are still covered, but they are not covered for weight-loss under the insurance plans. Direct-to-consumer programs will remain an option.
  - Over the past several years, the cost and utilization of medical plan costs have increased significantly. These medications represent one of the fastest-growing prescription drug expenses for employer-sponsored health plans. Continuing to cover these medications at current costs would have a substantial impact on the overall cost of the medical plans cost and could result in higher premiums or reduced benefits for all employees.
  - 38% of anti-obesity utilizers remain on therapy after 1 year vs. 54% of diabetic utilizers.
  - If you are currently taking a GLP-1 medication for weight management, we encourage you to speak with your healthcare provider before September 1, 2026, to discuss alternative treatment options that may be appropriate for your individual healthcare needs. Also, you can go direct to the following GoodRX, TrumpRX, Lilly Direct,or NovoCare.

- **DENTAL** – Due to increased costs, dental plan premiums will increase effective 9/1/26. This adjustment helps ensure we can continue to provide quality dental coverage. There are no benefit changes to the Dental plan for the 2026-2027 plan year.
- **HSA -** The HSA contribution limits for 2027 have increased to $4,500 single / $9,000 family. This limit *includes* the money OLCHS gives participants ($500 single / $1,000 family).
- **FSA -** The FSA contribution limit for 2026 remains at $3,300. 2027 TBD.
- **Dependent FSA-**The DFSA contribution limits for 2027 have increased to $7,500
- **Eligibility-** Employees become eligible to transition to the PPO insurance plan after completing three years of full-time service in District 229 and may enroll during the open enrollment period in their fourth year of employment.

***Friendly reminders:***

- Virtual Visits and the 24/7 Nurseline available to PPO and HDHP/HSA medical plan participants
- Member Value-Added Programs include Blue365 Discount program, Fitness program, Well OnTarget, Special Beginnings and more. Refer to the Benefit Guide and Blue Access for Members.
- HMO plan accesses the BlueAdvantage HMO network [ADV]
- Limited Purpose FSA offered for HDHP/HSA enrollees for eligible dental and vision expenses only; medical expenses are not eligible.

## What Do I Need To Do?

To make a FSA or HSA election for 2026, you MUST complete an AmeriFlex application.
**The AmeriFlex forms are due Wednesday, December 2, 2026, by 3:30 pm.**

To make changes to your medical, dental, and/or vision insurance, complete the BCBSIL application. **The BCBSIL forms are due Friday, December 11, 2026, by 3:30 pm.**

*Keep a copy of your forms for your records.*

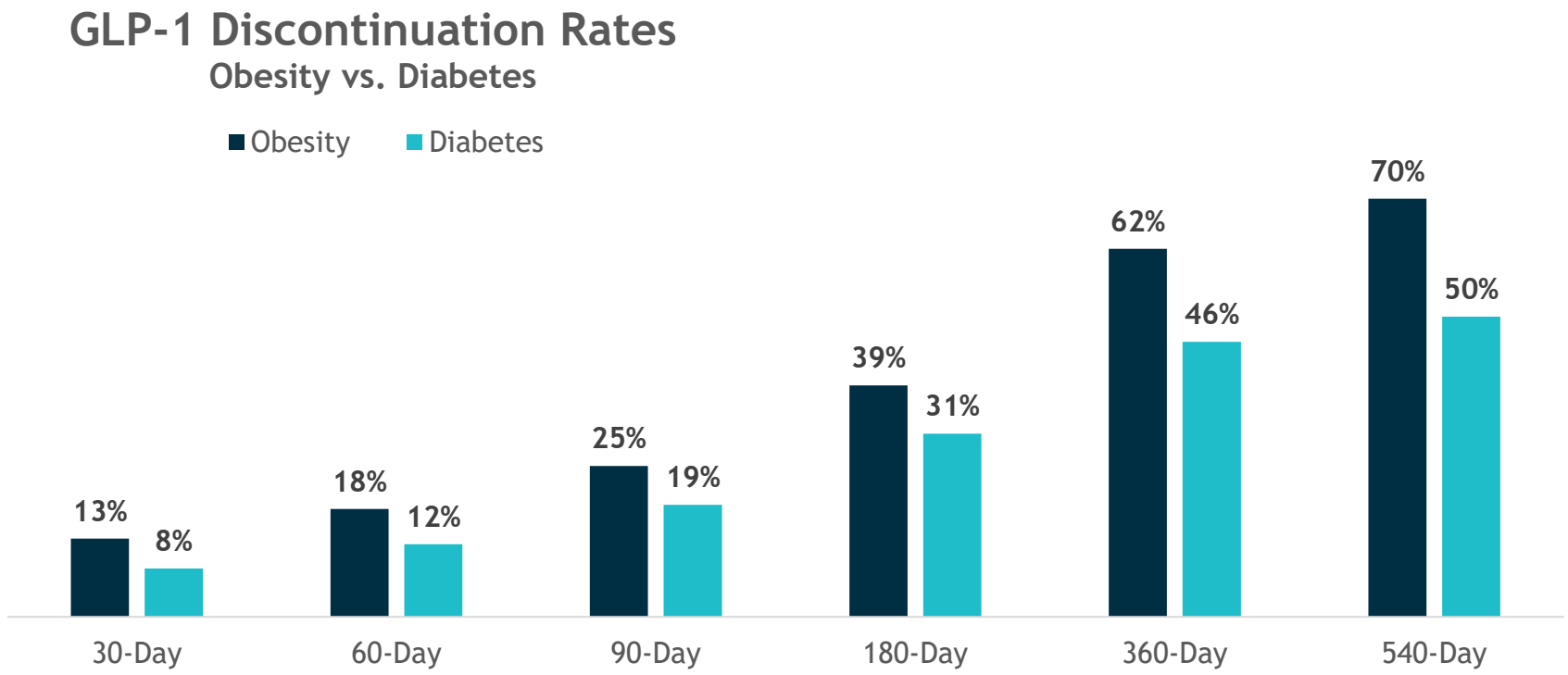
## Where Can I Learn More?

November 17th from 8-10 am our broker from Alliant will be in person to discuss the plan benefits in greater detail, please contact Judy Amato or Michael Sunquist in the OLCHS Business Office for further details.

**Reference the 2027 Employee Benefits Overview for more information.**

# GLP-1 Discontinuation Rates and Associated Weight Regain

- **~38% of anti-obesity utilizers remain on therapy after 1 year** vs. 54% of diabetic utilizers
- Diabetic utilizers discontinue therapy at a lower rate across all periods compared to obesity utilizers
- If GLP-1 use and lifestyle intervention is discontinued, **two-thirds of prior weight loss is typically regained** within 1 year




- Current research is showing ~60 – 70% of anti-obesity utilizers are discontinuing therapy between 6 and 12 months
- To note – data could be skewed because of the shortages that are impacting these drugs, requiring individuals to switch between brands, or to a compounded version

Sources: Large PBM Commercial BoB (>10M lives covered);
Weight regain and cardiometabolic effects after withdrawal of semaglutide: The STEP 1 trial extension, Wilding, 2022

# Elimination of Weight Loss Coverage

Alliant Insurance Services

## GoodRx

- Wegovy Pens: $199 for the first 2 monthly fills (0.25mg and 05mg doses). $349/month (0.25mg, 0.5mg,1mg, 1.7mg & 2.4mg); $399/month for 7.2mg dose.
- Wegovy Pill: $149/month for 1.5mg and 4mg doses, then pay $199/month; higher doses $299/month.
- Zepbound Prefilled Pens: $499/month
- Zepbound Kwik Pens: $299 for 2.5mg dose for 1-month supply only
- Foundayo: $149 for 0.8mg dose for 1-month supply only

## TrumpRx

- Wegovy Pens: $199 for the first 2 monthly fills (0.25mg and 05mg doses). $349/month (0.25mg, 0.5mg,1mg, 1.7mg & 2.4mg); $399/month for 7.2mg dose.
- Wegovy Pill: $149/month (1.5mg and 4mg doses), then $199/month; higher doses $299/month.
- Zepbound Prefilled Pens: Not available
- Zepbound Kwik Pens and Foundayo: Accessed through Lilly Direct for the same pricing as below

## Lilly Direct

- Zepbound Kwik Pen and Vials: $299-$449/month, based on dose (No DTC offering for single-dose pen)
- Foundayo Tablets: $149-$299/month, based on dose

## NovoCare

- Wegovy Pen: $349/month (limited offer for 1st two months: $199/month for 0.25 and 0.5mg pens)
- Wegovy HD Pen: $399/month (7.2mg)
- Wegovy Pill: $149-$299/month, based on dose

## Additional Options

- Members can access manufacturer copay cards to lower their out-of-pocket costs and continue to fill at current pharmacy
- Telehealth providers (Noom, Ro.com, Weight Watchers, etc.) offer subscriptions, with access to a virtual prescriber and, in some cases, lower Rx costs