Magen David Yeshivah

2027 Employee Benefits – Questions & Answers

Open Enrollment

Why Are Our Benefits Changing?

Q: Why is Magen David making changes to our benefits for 2027?

A: We needed to make difficult decisions to maintain a strong and comprehensive benefit plan while managing increasing medical costs and insurance premiums.

Q: What was Oxford proposing for our renewal?

A: Oxford was charging us an increase of 35%, which would have amounted to over $1.8 million in additional cost. This would have significantly increased both the school's cost and your employee portion of the premiums.

Q: How does this change benefit employees?

A: This option allows us to keep employee premiums flat for another year. The new plans also align with a more traditional insurance plan design, with office visit and prescription co-pays and deductibles.

Q: How much of the cost does Magen David cover?

A: Magen David is still paying about two-thirds (2/3) of the total employee premiums.

Medical Coverage – EmblemHealth

Q: Who will be our new medical insurance carrier?

A: We are switching to EmblemHealth.

Q: What provider network will I have access to?

A: We will have access to EmblemHealth's largest provider network, Emblem Bridge.

Q: What if I live or receive care outside of New York?

A: Outside of New York, employees will use the Cigna PPO network. This includes New Jersey residents.

Finding In-Network Providers

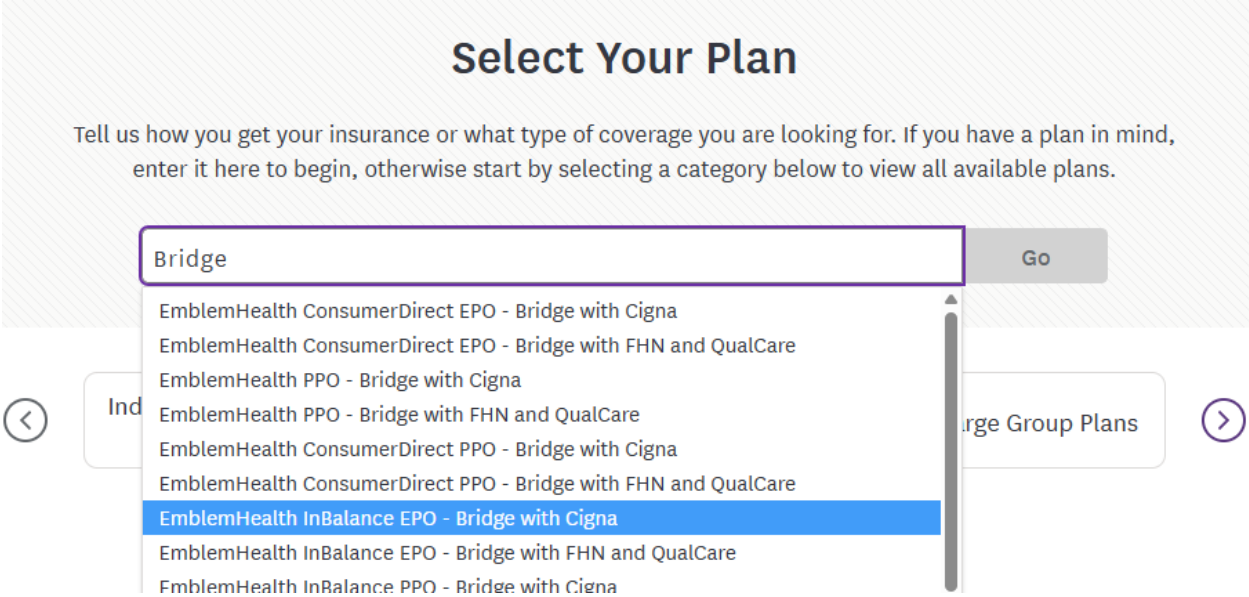
Q: How do I find an in-network provider in New York?

A: Use EmblemHealth's Find Care tool to search the Emblem Bridge network:

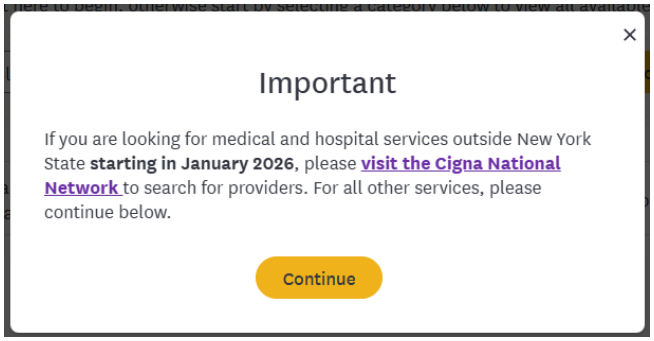
1. Go to the Find Care tool at https://my.emblemhealth.com/member/s/find-care-services and select the **Search by Network or Plan** button.



2. In the Search Box, start typing “Bridge” then select your network depending on your plan and click Go.
   - High & Value plans – choose “EmblemHealth InBalance EPO - Bridge with Cigna”
   - Low Plan – choose “EmblemHealth ConsumerDirect EPO - Bridge with Cigna”



3. A window will pop up, if you are looking for a provider in NY click continue. (If you are looking for a provider outside of NY, click the link for the “Cigna National Network” and follow further instructions below.)



4. Select a service type (for example, Primary Care Provider – PCP, or Primary and Specialty Care).
5. Enter the provider’s name and click next
6. Enter your zip code and a search radius to customize your results.
7. Review the provider results and use the **Refine Search Results** section at the top of the page to filter them.

Q: How do I find an in-network provider outside of New York, including New Jersey?

A: Outside of New York, your in-network providers are in the Cigna PPO network. To find one, follow the above instructions until step 3 and then click the link for the **Cigna National Network** in the pop-up window or skip ahead and use this link below:

1. Go to the Cigna Provider Directory.
2. Enter your address, city, or zip code.
3. Search by doctor type, doctor name, or health facility, and confirm the provider participates in the Cigna PPO network.

A: Before your visit, we recommend calling the provider's office or the member services number on your EmblemHealth ID card to confirm the provider is in-network.

Plan Mapping & Employee Premiums

Q: What happens if I do not actively choose a medical plan?

A: If you do not actively choose a plan, you will be "mapped" to the new plan that is most similar to the plan you currently have:

Current Plan (2026)	Mapped Plan (2027)
High Plan – HDHP + NSH High Plan	High Plan – 750 EPO
Value Plan – HDHP + NSH Value Plan	Value Plan – 2,000 EPO
Metro Plan – Metro EPO	
Low Plan – HDHP (no NSH)	Low Plan – 5,000 HDHP

Q: Will my medical premium change?

A: Employee premiums will not change unless you choose a different plan than the one you currently have.

Q: Are there any exceptions?

A: Yes. Employees currently enrolled in the Metro Plan will be mapped to the Value Plan and will see a slight increase in their premiums.

Non-Stop Health

Q: What happens to my Non-Stop Health debit card?

A: Non-Stop Health debit cards will stop working after December 31.

Q: What if I have a 2026 claim that comes in after December 31?

A: Any claims from 2026 that come in after December 31 can be submitted manually to Non-Stop for payment through March 21, 2027. After that date, the employee will be responsible for paying the claim.

Dental Coverage – MetLife

Q: Who is our dental carrier?

A: Our dental plan is with MetLife.

Q: I work at the Elementary School. Is my dental plan changing?

A: Yes. Elementary School employees will be moving from UnitedHealthcare to MetLife.

Q: Will my dental premiums change?

A: There is a slight increase in premiums for employees who already have MetLife. Employees moving from UnitedHealthcare to MetLife will see a greater premium increase.

Q: Are there any benefit improvements for Elementary School employees?

A: Yes. Elementary School employees will have an increased annual maximum benefit:

Annual Maximum	Current (UHC)	2027 (MetLife)
PPO In-Network Claims	$1,500	$2,250
Out-of-Network Claims	$1,000	$1,750

Vision Coverage

Q: Is my vision plan changing?

A: No. Vision is staying the same with the VSP network.

403(b) Retirement Plan

Q: Does Magen David still offer a 403(b) employer match?

A: Yes. The 403(b) plan still has a 5% employer match.

Q: I'm not enrolled in the 403(b). Should I consider it?

A: Absolutely. If you are not enrolled, this is a great time to get started. If you are not contributing at least 5% of your salary, you are leaving money on the table. Your future self will thank you for taking advantage of this plan now.

Flexible Spending Accounts (FSA)

Q: What are Flexible Spending Accounts?

A: Flexible Spending Accounts all use pre-tax dollars to help you pay for certain eligible expenses. The following accounts are available:

Account	Contribution Limit
Dependent Care FSA	$7,500 per year
Medical (Health Care) FSA	$3,500 per year
Mass Transit	$350 per month
Parking	$350 per month

Education Benefits

Q: Does Magen David still offer tuition reimbursement?

A: Yes. We still offer up to $5,250 in tuition reimbursement per calendar year for employees looking to advance their education by pursuing a Bachelor's or Master's degree.

Q: Is the tuition discount for my children still available?

A: Yes. We still offer a very generous tuition discount of up to $17,000 per child, per year, for children attending Magen David.