2027 Open Enrollment

November 2nd – November 16th

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Enrollment

Eligibility

All Benefits

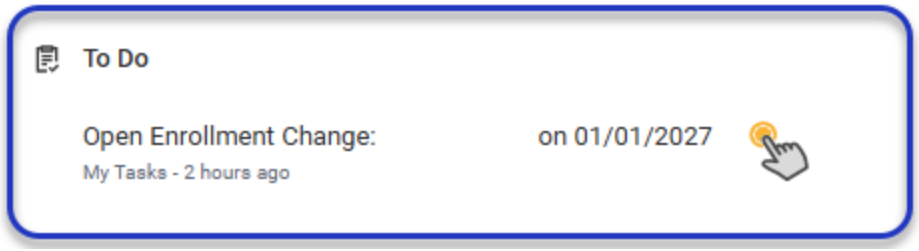
- ❑ Student Associates & PT Employees =/>20 hrs/week
- ❑ FT Employees & MD / Principals / Partners*

**MDs are not eligible for LSA*

**Principals / Partners are not eligible for FSA, LSA, HSA Firm Match, or STD*

Effective Date – January 1, 2027
Timeline – November 2 – 16, 2026
Process – Enrollment is in Workday

- ➢ Open the "Open Enrollment Change" task in your to-do list and click "Let's Get Started"



- ➢ We encourage you to review your elections and make changes if desired. HSA, FSA, & QTE election **will not** roll over to 2027 and must be actively re-elected.

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2027 Coverage Updates

Effective January 1, 2027

Vision

- Standard Plan – Increased frame allowance from $100 to $130
- Premier Plan –
  - Increased frame allowance from $175 to $200
  - **NEW** LightCare benefit
    - $200 allowance to be used towards ready-made non-prescription sunglasses or blue-light filtering glasses

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2027 Coverage Updates

Effective January 1, 2027

Prescription Drug Coverage

Coverage for weight loss medications, including GLP-1s prescribed for weight loss or weight management, will be **discontinued**

- Coverage will continue for approved Type 2 diabetes and metabolic dysfunction-associated steatohepatitis (MASH) conditions

What options do you have?

- Call Navitus Customer Care (855) 673-6504
  - Navitus offers a Personalized Member Transition (PMT) program to assist with medicine changes
- Manufacturer savings programs, rebates, or patient assistance programs may be available directly through the medication manufacturer
- Direct-to-consumer (DTC) programs, which often offer significantly reduced pricing compared to traditional retail pharmacy costs.

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Medical Premiums

United Healthcare

2027 High-Deductible Monthly Premiums			
	Monthly Premium	Firm's Portion	Employee Portion
Employee Only	$708	$555	$153
Employee & Spouse	$1,547	$1,212	$335
Employee & Child(ren)	$1,327	$1,040	$287
Employee & Family	$2,210	$1,732	$478

2027 Choice Plus Monthly Premiums			
	Monthly Premium	Firm's Portion	Employee Portion
Employee Only	$951	$656	$295
Employee & Spouse	$2,079	$1,433	$646
Employee & Child(ren)	$1,784	$1,212	$572
Employee & Family	$2,972	$2,109	$863

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Medical Insurance

United Healthcare

	High-Deductible	Choice Plus
Deductible Individual / Family	$1,800 / $3,600	$800 (embedded) / $1,600
Out-of-Pocket Limit Individual / Family	$5,000 / $10,000	$4,000 (embedded) / $8,000
Office Services		
Office Visit/Exam	20% After Deductible	$20 Copay
Specialist Visit	20% After Deductible	$40 Copay
Urgent Care	20% After Deductible	$40 Copay
Preventive Services	100% Covered	100% Covered
Hospital Services		
Inpatient Hospital	20% After Deductible	20% After Deductible
Outpatient Surgery	20% After Deductible	20% After Deductible
Emergency Room	20% After Deductible	$300 Copay + 20% After Deductible
Emergency Medical Transportation	20% After Deductible	20% After Deductible

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Dental Premiums

Delta Dental of Missouri

2027 Standard Dental Monthly Premiums			
	Monthly Premium	Firm's Portion	Employee Portion
Employee Only	$34	$16	$18
Employee & Spouse	$67	$33	$34
Employee & Child(ren)	$64	$32	$32
Employee & Family	$104	$52	$52

2027 Premier Dental Monthly Premiums			
	Monthly Premium	Firm's Portion	Employee Portion
Employee Only	$48	$19	$29
Employee & Spouse	$97	$39	$58
Employee & Child(ren)	$130	$51	$79
Employee & Family	$191	$76	$115

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Dental Insurance

Delta Dental of Missouri

	Standard	Premier
Deductible Individual / Family	$50 / $150	$50 / $150
Calendar Year Maximum	$1,000	$2,000
Services		
Preventive Services	100% Covered	100% Covered
Basic Services	20% After Deductible	20% After Deductible Includes Endodontics & Periodontics
Major Services Includes Crowns & Bridges	50% After Deductible Includes Endodontics & Periodontics	50% After Deductible
Orthodontia	No Coverage	50% coverage up to a lifetime maximum of $2,000 (all ages)

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Vision Premiums

VSP

2027 Exam Only (Base) – 100% Firm Paid

2027 Standard Vision Monthly Premiums

	Monthly Premium	Firm's Portion	Employee Portion
Employee Only	$6.14	$0	$6.14
Employee & Spouse	$12.28	$0	$12.28
Employee & Child(ren)	$13.16	$0	$13.16
Employee & Family	$21.02	$0	$21.02

2027 Premier Vision Monthly Premiums

	Monthly Premium	Firm's Portion	Employee Portion
Employee Only	$15.56	$0	$15.56
Employee & Spouse	$21.51	$0	$21.51
Employee & Child(ren)	$24.80	$0	$24.80
Employee & Family	$39.48	$0	$39.48

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Vision Insurance

VSP

	Exam Only	Standard	Premier
Well Vision Exam	$10 Copay		
Materials (Lenses, Frames, & Necessary Contact Lenses)	Not Covered	$15 Copay	
Elective Contact Lens Fitting & Evaluation	Not Covered	Up to $60 Copay	
Retail Frame Allowance	Not Covered	$130 + 20% off additional cost	$200 + 20% off additional cost
Featured Frame Brand Allowance (Altair or Marchon only)	Not Covered	$150 + 20% off additional cost	$220 + 20% off additional cost
Single vision, lined bifocal, and lined trifocal lenses	Not Covered	Included in Copay	
Polycarbonate lenses	Not Covered	Included in Copay for Dependent Children Only	
Standard progressive lenses	Not Covered	Included in Copay	
Antireflective Coating	Not Covered	Not Covered	$40 Additional Cost
Elective Contacts	Not Covered	$100 allowance	$175 allowance
LightCare	Not Covered	Not Covered	$200 allowance

Health Savings Account

Optum Bank

Optum Bank® Member FDIC

Medical Coverage Tier	Firm HSA Match	2027 IRS Contribution Limit Includes Firm Match
Employee Only	$500	$4,500*
Employee + Dependents	$1,000	$9,000*

*Plus $1,000 if you're age 55 or older by 12/31/2027

Tax Advantages: Every dollar you put into your account is considered pre-tax, which lowers your taxable income. Funds in your account can earn interest over time, tax-free. Funds used for eligible expenses remain tax-free.

Company Contributions: The firm offers a matching contribution each year (detailed above).

Save for the Unexpected: Save unused HSA funds from year to year — you can use this money to reduce future out-of-pocket health expenses. You can even save HSA dollars to use after you retire.

Re-enrollment is required to continue contributions in 2027

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Flexible Spending Accounts

Benepass

	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Medical Plan	Choice Plus or no plan	High-Deductible Health Plan	Any plan or no plan
Contribution Limit	$3,500*	$3,500*	$7,500 per family
Covered Expenses	Qualified medical, dental, and vision expenses	Qualified dental and vision expenses **only**	Eligible dependent care expenses (dependent children up to age 13)
Rollover Provision	Up to $700*	Up to $700*	None

*These 2027 amounts are projected but not yet confirmed by the IRS

Budget wisely to avoid forfeiting unused funds!

Re-enrollment is required to continue contributions in 2027

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Qualified Transportation Expenses

Benepass

Qualified Transportation Expenses (QTE) are tax-free benefits that may be used for reimbursement of qualified parking or transportation expenses.

- By using pre-tax dollars, you could save an average of 25% – 40% on these expenses.
- You also can contribute post-tax dollars to your account if your monthly transportation expenses exceed the current IRS maximum monthly contributions.

Parking - These expenses are typically incurred when the employee makes their own parking arrangements with a parking lot or garage if not already paid for by the firm.

Mass Transit / Commuter - Mass transit, such as subways or rails, transit passes, tokens, fair cards are examples of expenses allowed under the Commuter QTE benefit. Commuter vehicles may also be covered if they seat at least six individuals and 80% of the mileage must be used for transporting individuals to and from work.

Maximum Monthly Contribution	
Parking	$350*
Mass Transit/Commuter	$350*

*These 2027 amounts are projected but not yet confirmed by the IRS

Re-enrollment is required to continue contributions in 2027

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2027 Benefit Providers – No Changes

Benefit(s)	Provider
Medical	United Healthcare
Prescription Drugs	Navitus
Dental	Delta Dental of MO
Vision	VSP
Health Savings Account (HSA)	Optum Bank
Flexible Spending Account (FSA) Lifestyle Spending Account (LSA) Qualified Transportation Expenses (QTE)	Benepass
Disability Accident, Critical Illness, Hospital Indemnity	MetLife
Life and AD&D	Unum
Employee Assistance Program (EAP)	LifeMatters
Identity Theft Protection	Allstate
Medicare Support	SmartConnect

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Dependent Eligibility Review

Review

During Open Enrollment, please take a moment to review your dependent information carefully and make any necessary updates.

Maintaining accurate dependent information helps ensure:

- Benefits are administered consistently
- Coverage is provided to eligible individuals
- Healthcare resources are managed responsibly

Dependent eligibility

Children

Eligible children include biological or adopted children, stepchildren, children placed for adoption, and those covered by legal guardianship or a QMCSO. Children must be under 26 unless documented disability supports continued coverage.

Spouse / Domestic Partner

Marriages, including common-law marriages, must meet local legal requirements. Domestic partners must meet local recognition requirements and document the required process or registration.

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Your 401(k) Annual Review Checklist

Access Your Charles Schwab Account

- Log in to your Schwab account here.
- Review your personal contact information: address, personal email, marital status, date of birth, social security number.
  - Login to Workday and update information or submit a Workday Help case.
- Consider adding a personal email and phone number on your Schwab account.

Verify Your Contribution Rate

- Check your contribution rate.
  - Contribute up to 80% of eligible earnings up to the annual IRS maximum.
  - Update your election under Manage Account / Change Contribution on your Schwab account.
- Watch for 2027 retirement plan contribution limits.

Select and/or Update Your Investment Options

- Understand the different investment options offered.
- Confirm your investment elections align with your retirement goals.

Review Your Schwab Beneficiary Designation

- Beneficiaries designated for other Forvis Mazars benefits do not automatically carry over to the Plan.
- Your spouse is automatically the beneficiary of your Plan.
  - If you're married, but designating someone other than, or in addition to, your spouse as your primary beneficiary(ies), a Spousal Consent* form must be completed and returned to Schwab Retirement Plan Services.

*Unless there is a Spousal Consent form on file, your surviving spouse will be your account's default beneficiary.

Disclaimer: This information is not intended to be a substitute for specific individualized tax, legal, or investment planning advice. Where specific advice is necessary or appropriate, you should consult with a qualified tax advisor, CPA, financial planner, or investment manager.

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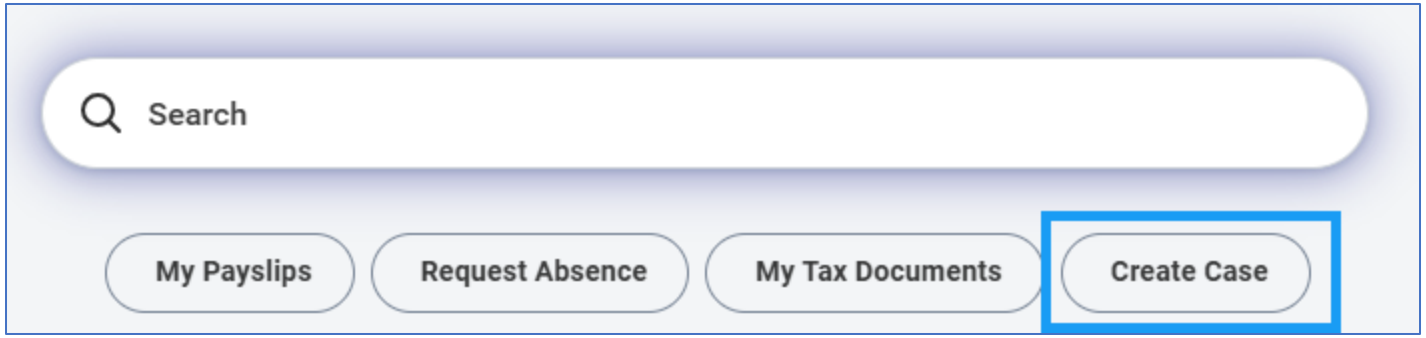
What's Next?

- Navigate to the Benefits Resource Center for all 2027 benefit rates & policies.
- Submit a Workday Help Case to the Benefits Team if you have questions



- Access Workday
  - Review current coverages & make necessary updates
  - Review dependents & beneficiaries
  - **Re-enroll in HSA / FSA / QTE if desired for 2027**
- Submit all changes & updates by November 16, 2026

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Thank you!