Benefits Blast: November – 2027 Open Enrollment FAQs

2027 Open Enrollment: Ends Monday, November 16

Open Enrollment is almost over. Enrollment ends on **Monday, November 16, 2026**, so all changes and enrollments for 2027 must be submitted by **end of day on Monday, November 16**. **There will be no exceptions for missing the deadline.** After the deadline, most benefit changes require an IRS-qualifying life event.

Finish Your Enrollment

- **Haven't enrolled yet?** Complete your elections in Workday by end of day on Monday, November 16. Visit the Benefits Resource Center for plan documents, enrollment guides, and the webinar recording.

Open Enrollment FAQs

What does an "embedded deductible" mean, and how do deductibles and coinsurance work under the medical plans?

An embedded deductible means each family member has an individual deductible within the family deductible. Once one person meets theirs, the plan starts paying for that person (Choice Plus only).

Can I frontload my HSA?

Frontloading your HSA contributions is not permitted during the Open Enrollment period. Beginning January 5th, you may initiate an HSA change event in Workday to adjust your per-pay-period contribution.

How do unused HSA, FSA, & QTE funds roll over to 2027?

HSA funds always carry forward from year to year. Up to $680 of unused **Health Care and Limited Purpose FSA** funds can roll over into 2027. Anything over $680 is forfeited, and the **Dependent Care FSA** does not roll over. **QTE** funds roll over as long as you stay enrolled, and you'll keep using your existing Benepass card.

How do the 2027 vision benefits work for glasses, contacts, sunglasses, and lenses?

Frame allowances are $130 (Standard) and $200 (Premier) with a $15 copay. Contacts are available **instead of** glasses, with allowances of $100 (Standard) and $175 (Premier) per year.

New for 2027, Premier adds a $200 LightCare allowance for non-prescription sunglasses or blue light glasses, if you are not using your prescription allowance.

How does the orthodontia benefit work, including the $2,000 lifetime maximum?

Orthodontia is covered only under the Premier Dental Plan. It pays 50% of costs, up to a $2,000 lifetime maximum per person, for children and adults. Braces and Invisalign are both covered. If you are already in treatment, the Treatment-in-Progress program covers the rest of your plan up to the lifetime maximum.

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