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2027 Benefits Enrollment

Preview
Oct. 2026



OPEN ENROLLMENT DATES:
OCT. 20 - 30, 2026

Agenda

What's changing for 2027

Things to Remember

Open Enrollment Communication
Plan



What's Changing for 2027



2027 Changes



Medical Plans

- Select EPO Plan: Closing Dec. 31. 2026
 - Employees enrolled in the EPO will have the opportunity to choose the Choice PPO Plan or the Value CDH Plan
 - Employees who do not make an active election will be defaulted in the Value CDH Plan at their current tier level
 - Currently ~357 employees/retirees are enrolled
- Value CDH Plan: Deductible will increase to the IRS minimum
 - From \$1,700 to \$1,750, Employee Only
 - From \$3,400 to \$3,500 all other tier levels
- Premium Increases – Medical, Dental, Vision
- HSA and FSA
 - Increase to the allowed limits for 2027
- Child Life Insurance
 - Additional \$20,000 option to the existing \$5,000, \$10,000 and \$15,000 options

2027 Health Plan Pricing – Rate Increase Summary

Plan(s)	Employee Cost Monthly Increase*
Health Plan Pricing	
U.S. Active Medical	\$27 - \$119
U.S. Active Dental	<\$1 - \$6
Retiree Medical	\$225 - \$658
Retiree Dental	\$1 – \$13
Expat Medical	\$168 - \$672
Expat Dental	\$4 - \$19
Vision	Max <\$2
Life/Accident/LTD/etc.	No change

*Increase depends on employee's plan election and coverage tier.

2027 active medical plan pricing

	Apr-26 Enrollment	Employee monthly contribution	Proj. 2027 Enrollment	Employee monthly contribution	\$ EE monthly increase
Select EPO					
Employee only	116	\$331.07	0		
Employee + spouse	96	\$797.61	0		
Employee + child(ren)	48	\$686.58	0		
Employee + family	124	\$955.57	0		
	384		0		
Choice PPO					
Employee only	242	\$186.75	329	\$227.62	\$40.87
Employee + spouse	171	\$465.18	243	\$564.27	\$99.09
Employee + child(ren)	144	\$400.44	180	\$485.74	\$85.30
Employee + family	349	\$557.29	442	\$676.01	\$118.72
	906		1,194		
Value CDHP					
Employee only	975	\$43.53	1,004	\$70.56	\$27.03
Employee + spouse	372	\$137.30	396	\$204.40	\$67.10
Employee + child(ren)	533	\$118.19	545	\$175.95	\$57.76
Employee + family	1,466	\$164.49	1,497	\$244.87	\$80.38
	3,346		3,442		

Things to Remember



Things to Remember – Medical Premiums Count

Employee Only	Value CDH	Choice PPO
A. Annual Premium	\$847	\$2,731
B. In-Network Deductible	\$1,750	\$600
C. In-Network OOP Maximum (includes ded)	\$4,500	\$3,000
D. Company HSA Funding	\$500	N/A
"Normal" (A + B - D)	\$2,097	\$3,331
Worst Case (A + C - D)	\$4,847	\$5,731

Employee + Spouse	Value CDH	Choice PPO
A. Annual Premium	\$2,453	\$6,771
B. In-Network Deductible	\$3,500	\$1,200
C. In-Network OOP Maximum (includes ded)	\$9,000	\$6,000
D. Company HSA Funding	\$1,000	N/A
"Normal" (A + B - D)	\$4,953	\$7,971
Worst Case (A + C - D)	\$10,453	\$12,771

All Plans provide
age-appropriate
preventive care at
100%

Employee + Children	Value CDH	Choice PPO
A. Annual Premium	\$2,112	\$5,829
B. In-Network Deductible	\$3,500	\$1,800
C. In-Network OOP Maximum (includes ded)	\$9,000	\$9,000
D. Company HSA Funding	\$1,000	N/A
"Normal" (A + B - D)	\$4,612	\$7,629
Worst Case (A + C - D)	\$10,112	\$14,829

Employee + Family	Value CDH	Choice PPO
A. Annual Premium	\$2,939	\$8,112
B. In-Network Deductible	\$3,500	\$1,800
C. In-Network OOP Maximum (includes ded)	\$9,000	\$9,000
D. Company HSA Funding	\$1,000	N/A
"Normal" (A + B - D)	\$5,439	\$9,912
Worst Case (A + C - D)	\$10,939	\$17,112

**Worse case scenarios assume employee and their covered dependents would meet their OOP maximum regardless of which plan they are enrolled in*

Things to Remember – Open Enrollment Process

- Open Enrollment is your one opportunity to make changes to your health and voluntary benefits, unless you experience a qualified life event
- Most benefit election will automatically carry over to 2027 if no action is taken
 - If you are enrolled in the Select EPO Plan and take no action, you and your covered dependents will be automatically enrolled in the Value CDH Plan for 2027
- The following elections do not carry over and require action during Open Enrollment:
 - **Spousal Surcharge attestation.** If your spouse is covered under a CPChem medical plan, you must complete the spousal surcharge attestation each year, or the surcharge will automatically apply
 - Flexible Spending Accounts (FSA) and the Health Savings Account (HSA)
- Life Insurance increases generally require a Statement of Health
- Dependents dropped during Open Enrollment are not eligible for COBRA
- Newly added or re-enrolled dependents must complete dependent verification. Supporting documentation must be provided timely or coverage will be cancelled retroactive to the effective date

Communications Schedule



2027 Open Enrollment (OE) Communication Plan

Audience	Description	Date
All Employees	1st Postcard “Get Ready”	Oct. 5
All Employees	Benefit Briefings MS Teams with recordings	TBD
All Employees	OE Flyer (Full guides will be available on-line)	Oct. 12
Retirees	Postcard Announcing Open Enrollment with contact information	Oct. 14
All Employees	OE Window	Oct. 20 – Oct. 30
All Employees	2nd reminder Postcard “Don’t Forget”	Oct. 19
All Employees	OE confirmations via email	TBD
All Employees	Changes effective	Jan. 1, 2027



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