Non-Union 2027 Benefits

What employees should know for the 2027 plan year

PLAN COSTS & ELIGIBILITY

- **Rates:** Medical and dental plan rates are available on ADP through your open enrollment event.
- **Copay/Hybrid Plan:** The Copay/Hybrid medical plan remains **closed** to new entrants. This means no new enrollments are allowed. If you are currently enrolled and choose to leave the plan in the future, you will not be able to return to it.
- **Benefit waiting period:** Full-time and part-time benefit waiting periods for new hires will be aligned to the first of the month following the hire date.

PLAN UPDATES

- **GLP-1 medications:** GLP-1 medications used for weight loss only will no longer be covered under the medical plans effective January 1, 2027.
- **HDHP preventive prescription copays:** If you are enrolled in the High-Deductible Health Plan (HDHP), copays for medications on the preventive drug list are changing from $5/$5/$5 to $5/$35/$70, depending on the medication tier. This means some preventive medications that currently have a $5 copay will cost more beginning January 1, 2027.
- **Prescription drug formulary:** The prescription drug formulary is changing for 2027. Coverage or cost may change for certain prescriptions. Excellus will contact impacted members directly with information specific to their medications.

HEALTH SAVINGS ACCOUNT (HSA)

For employees enrolled in the High-Deductible Health Plan (HDHP), Loretto will continue to contribute to your Health Savings Account (HSA) - **that's free money!**

To receive the employer contribution, you **must** complete an annual HSA certification. The certification will be sent to you via email following open enrollment. Employer HSA contributions will begin after your 2027 HSA certification is completed. You will not receive retroactive employer HSA contributions for any period prior to the completion of your certification; contributions will be funded on a forward-going basis only.

HSA Employer Monthly Contribution			
Employee Only	EE + Spouse	EE + Children	Family
$75	**$150**	**$150**	**$150**

FLEXIBLE SPENDING ACCOUNT (FSA)

Employees participating in a Flexible Spending Account (FSA) **must** actively re-enroll for 2027. Your current FSA election will not automatically carry over.

- **Healthcare FSA**: Set aside pre-tax money from your paycheck to pay for eligible healthcare expenses such as copays, prescriptions, deductibles, and other medical, dental, and vision costs.
- **Limited Purpose FSA:** If you're enrolled in an HSA-qualified health plan, you can use this pre-tax account to pay for eligible dental and vision expenses while keeping your HSA eligibility.
- **Dependent Care FSA:** Set aside pre-tax money to help pay for eligible daycare, preschool, before/after-school care, or elder care expenses.

FSA rollover: You can roll over up to $680 of unused 2026 Health Care FSA funds into 2027.

Checkout FSAstore.com where you can browse and purchase FSA-eligible products and learn more about what your FSA dollars can be used for.

ADDITIONAL INFORMATION & REMINDERS

- Open Enrollment is also a good time to review and update your mailing address, phone number, emergency contacts, federal and state tax withholding, and life insurance beneficiaries in ADP.
- Please keep your dental, HSA, FSA, and other benefit ID cards. You will receive new medical cards.
- Loretto continues to offer Pet Insurance through Nationwide, which employees may enroll in any time during the year.
- Non-union employees continue to have access to Hospital Indemnity and Accident Insurance.
- Evidence of Insurability (EOI) is required for any new elections or increases to existing supplemental coverage. Insurance is not in effect, nor will deductions commence until EOI has been accepted by Sun Life Insurance Company.

ANNUAL LIMITS

Plan Name	Coverage Level	2026 Plan Year	2027 Plan Year
Flexible Spending Healthcare	Employee	$3,400	TBD – Pending IRS
Flexible Spending Limited Purpose	Employee	$3,400	TBD – Pending IRS
Flexible Spending Child Care	Employee	$7,500	$7,500
Health Savings Account	Employee	$4,400	$4,500
Health Savings Account	Family	$8,750	$9,000
Health Savings Account	Ages 55+	$1,000 additional	$1,000 additional
401k Standard Limit	All ages	$24,500	TBD – Pending IRS
401k Catch-Up Limit	Ages 50+	$8,000 additional	TBD – Pending IRS
401k Super Catch-Up Limit	Ages 60-63	$11,250 additional	TBD – Pending IRS

WHO SHOULD I CONTACT

I need help with…	Contact	Contact Information
My benefits or enrollment	Loretto Benefits Department	315-413-3034 HR_benefits@lorettosystem.org
Understanding claims, or provider network	OneGroup	1-800-366-7307 benefitsupport@OneGroup.com
ADP login issues, password resets, trouble accessing the system	IT Help Desk	315-413-3644
General HR questions or requests	HR Support System	Submit through the HR Support System
Benefit Documents (plan summaries, SBC's ect..)	SharePoint	SharePoint Link - 2027 Non-Union Benefit Information