

Top 10 Things to Know about Benefits Open Enrollment

1 Open Enrollment Is October 27–November 16.
It's your once-a-year opportunity, outside of a life event, to make changes to your benefits. If you make no changes, your current elections will roll over into 2027, except for Dependent Care and Healthcare Flexible Spending Accounts, which always require an annual election.

2 Benefit Premiums Are Changing for 2027:

- ▶ **Medical premiums increase** (8-12%) based on your plan and tier.
- ▶ **Premiums for most other benefits decrease**, including dental (7%), vision (22%), life (60%), long-term disability (15%), and some Voluntary Benefits (Hospital and Critical Illness).

3 New Benefit Providers:

- ▶ **Delta Dental and DeltaVision** (with EyeMed network) replace Sun Life for dental and vision coverage.
- ▶ **The Hartford** replaces Sun Life for life, disability, and other Voluntary Benefits (Accident, Critical Illness, and Hospital).

4 Enhanced Dental Benefits at a Lower Cost:

- ▶ Premiums decrease by about 7 percent.
- ▶ **Both Low and High Plans:** Routine cleanings and preventive care no longer reduce the dollars available for your other dental treatment.
- ▶ **High Plan:** Orthodontic coverage doubles, with a \$2,000 lifetime maximum (up from \$1,000).

5 New Employee & Family Assistance Program
LifeCare replaces SupportLinc as Principia's Employee & Family Assistance Program (EFAP):

- ▶ Confidential support for employees and eligible family members.
- ▶ Counseling, caregiving resources, life coaching, work-life support, referrals, legal and financial resources, and more.
- ▶ Available at no cost to employees with single sign-on through ADP (under Resources, My Tools).

6 Expanded Virtual Mental Health Coverage: In addition to the new EFAP, you'll also find these resources helpful:

- ▶ **Mental health visits through [Talkspace](#)** are now available for a predictable \$10 copay.
- ▶ **[Teladoc](#)** is now available for mental health support, too—also at a \$10 copay.
- ▶ Choose from **[multiple resources](#)** to support your mental health and well-being.

7 More Flexibility for Prescriptions: The mandatory mail-order requirement is being eliminated. Employees will be able to choose home delivery or obtain 30- and 90-day maintenance prescriptions through participating retail pharmacies.

8 More Personalized Benefits Support with UMR
UMR's new Plan Advisor provides personalized over-the-phone support from a dedicated team to help you:

- ▶ Understand your coverage.
- ▶ Find providers and schedule appointments.
- ▶ Navigate medical and Christian Science claims.
- ▶ Make care decisions and make the most of your healthcare benefits.

9 Benefits Support & Decision Tools

- ▶ **Decision Support with ADP:** Our decision support tool can help you choose the best plans for your situation while you go through Open Enrollment.
- ▶ **Comprehensive Resources:** Access the **Benefits Guide**, FAQs, and plan summaries on our **[Benefits Hub](#)**.
- ▶ **HR Team Support:** Our HR team is here to answer your questions. Email **HR@principia.edu**.

10 Ready to Enroll?
Log in to **[ADP](#)** to enroll October 27–November 16.