

# 2027 BENEFIT ENROLLMENT OVERVIEW

## New Medical Carrier: Highmark, a BCBS Company

As healthcare costs continue to rise and our contracts approached renewal, Immanuel evaluated how to best support employees while maintaining affordable, sustainable benefits for the future.

Highmark provides employees with

- A more coordinated medical and pharmacy experience
- A larger network with the nationwide Blue Cross Blue Shield network
- Affordable premiums, despite substantial premium increases nationally
- Dedicated support and service resources
- Cost Savings through Tiered Networking. Employees will experience the highest cost savings when seeing an Enhanced Provider. Enhanced providers have met high-quality standards, while delivering cost savings to members

## Make the most of your health benefits:

Click on the play button  in the right hand corner to watch a video about each benefit.

### Choosing Your Medical Plan

Choose between a copay-based plan or a high-deductible health plan (HDHP). Visit [ImmanuelBenefits.com](https://ImmanuelBenefits.com) for plan details, provider searches, and comparison tools.

#### CopayGo Plan

- Best if you prefer predictable healthcare costs.
- No medical deductible
- Pay a set copay when you receive care
- Copays vary on the service and network tier used

#### High Deductible Health Plan (HDHP)

- Best if you want lower paycheck contributions and the ability to save through an HSA for future healthcare expenses
- Lower deductibles when using Enhanced providers
- Once the deductible is met, you pay copays based on your network tier



### Download HealthJoy

- Access all insurance cards and benefit plan information in one central place
- Use predictive technology tool help explore the best health plan for you
- Access FREE Telemedicine



### Complete your Wellness Reward

Have you completed your wellness requirements? If so, select one of our five wellness reward options for 2027 by Nov 14th.



### Pair the Copay Plan with a FSA

Set aside pretax dollars for medical, dental, vision or child care expenses.

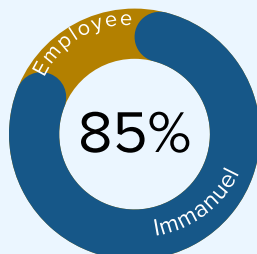


### Pair the HDHP Plan with HSAs

Set aside pretax dollars for medical, dental or vision expenses that rollover year to year.

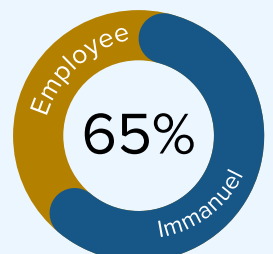


## Additional Support



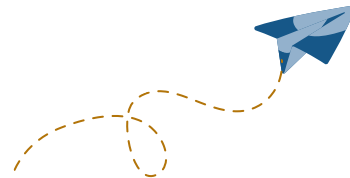
Immanuel pays over 85% of employee only premiums

Use HealthJoy's chat feature and predictive AI-powered tools to compare your Immanuel plan options with other available coverage. Ask questions, provide health care information about your needs, or upload a spouse's plan summary to receive personalized suggestions. This is an additional optional tool.



Immanuel pays an average 65% of family premiums





# 2027 BENEFIT ENROLLMENT OVERVIEW

Click on the play button  in the right hand corner to watch a video about each benefit.

## Voluntary Life Insurance - Employee, Spouse and Child Coverage

During annual enrollment for 2027 coverage, employees under 60 years will have a special one-time opportunity to enroll in or increase Voluntary Life Insurance coverage up to \$200,000 (employee) and \$100,000 (spouse) with no paperwork or health questions required.

Going forward, employees can increase their coverage by \$50,000 per year and spouse coverage by \$10,000 per year, up to the plan maximum of \$200,000 (employee) or \$100,000 (spouse).

This enhancement makes it easier than ever to get the life insurance coverage you need while reducing paperwork and hassle.



### Dental and Vision

This coverage is separate from health insurance; you must enroll in both separately to have plans.



### Voluntary Coverage

Enroll in supplemental coverage that covers, accidents, critical illness and Hospital coverage.



### Basic Life Insurance

Immanuel pays 1x your salary in life insurance. Now is the perfect time to verify your beneficiary information.

## Ways to Enroll:

Annual benefit enrollment is from October 26th to November 6th 2026.

Enrollment is required to continue benefits in 2027.

1. Complete over the phone **866-831-8002** - Mon, Wed, Fri: 8 a.m. to 5 p.m., or Tues, Thur: 7 a.m. to 6 p.m
2. **Schedule a Virtual 1:1 Meeting**
3. **Self-Enroll in UKG under Myself > Open Enrollment**

First 100 to complete enrollment get entered in for prizes.

## To Do List:

- Complete your benefit enrollment either by phone **866-831-8002**, **Schedule a virtual 1:1 Meeting** or **Self-Enroll in UKG** under Myself > Open Enrollment
- Update your contact information in UKG to ensure you receive ID cards and important plan information
- Research providers and prescriptions with Highmark 888-601-8329 (7 am to 7pm central)
- Watch for transition of care communications to help ensure a smooth transition from Aetna to Highmark for any ongoing medical services, prescriptions, and existing prior authorizations