

2027 Open Enrollment Guide

This guide walks you through how to self-enroll in benefit enrollment in UKG.

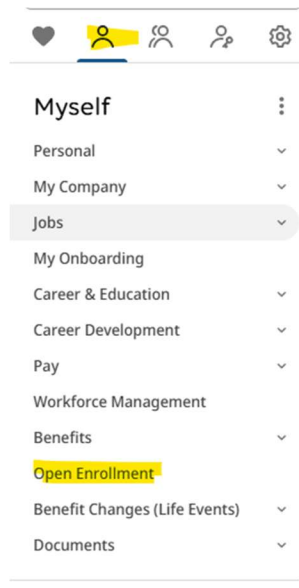
- **Open Enrollment: October 26 - November 6**
- **Benefits effective: January 1, 2027**
- **Enrollment is required to have benefits for 2027**
- **Need help? [Schedule a virtual 1:1 appointment](#) to avoid wait times or call the Benefits Call Center at 866-831-8002**
- **Hours:**
 - **M/W/F: 8 a.m. - 5 p.m.**
 - **T/Th: 7 a.m. - 6 p.m.**

If you are doing your enrollment on your own, please follow these instructions:

Step 1: Login to [UKG](#) additionally it may be helpful to have [ImmanuelBenefits.com](#) open.

- Username is: IMMAN00XXXX with the Xs as your 4 digit employee #.
- If you need additional support with your password you can put in a [service desk ticket](#) or emailing SDSupport@Immanuel.com. Password reset requests are typically completed within one business day. Please indicate your name, UKG ID# and what method you want to be notified when reset.

Step 2: Under Myself in UKG scroll down and click on “Open Enrollment”



Step 3: Click on the session “2027 Open Enrollment” To navigate to each page hit “next”:



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Step 4: On the “Verify Beneficiary and Dependent Information” page, add any new dependents you want to cover on the plans. In order to add to plans you need to enter social security number, date of birth, gender and relationship. If you are adding them to a plan make sure to select the dependent box. You also need at least 1 beneficiary in the system. If adding for the first time and to plans, please [upload the dependent information](#) this page lists after submitting your enrollment.

Relationship	Spouse ▼
Designation	☒ Dependent ☒ Beneficiary ☒ Emergency contact

Step 5: Continue through the pages of your enrollment if you need help you can always call the benefit call center at **866-831-8002**. Quick help guide:

- [Wellness Reward](#) (click the link for more details on this program): Next select your wellness reward if you have met or plan to meet the wellness requirements by November 13.
- Options:
 1. \$60 off your Health Care Insurance Premium Reduction (\$1,560 annually)
 2. \$60 into your Dependent Care F.S.A. Contribution. (\$1,560 annually)
 3. \$60 into your Health Saving Account Contribution (H.S.A) (\$1,560 annually)
 4. \$1,000 in Immanuel FIT Bucks
 5. 2 Mental Health PTO Days
 6. Decline if you don't plan to complete or not grandfathered as a new hire

Note: This reward won't be added in UKG until after Wellness confirms who has completed the requirement.

- Complete Tobacco Affidavit, this info is used to calculate rates for our Critical Illness benefit. This benefit will show later in enrollment.
- [Medical](#) (click the link for more details on this benefit)- Immanuel is switching to Highmark, a Blue Cross Blue Shield company as its medical carrier for 2027. The homepage brings up a video that explains this change. The Immanuel Benefit Summary Book is a great way to learn about our medical plans. The [medical page](#) of our benefit's website has additional resources that can help you decide a plan.
- [Health Savings Account](#) (click the link for more details on this benefit)-This plan is available if you elect the Highmark CopayGo HDHP plan. There are 4 plans. This is due to IRS contribution limits. Select a plan based on if you take individual or family coverage. Also, if you are 55 years or older you are in a catchup plan. The IRS allows you to contribute an additional \$1,000 if you are in the catchup group.
- [Flex Spending Accounts](#) (click the link for more details on this benefit) -Consider taking these plans to set pretax dollars aside for health care and/or Child care expense.
 - FSA Medical-This plan is available if you elect the Highmark CopayGO PPO plan.
 - FSA Dependent Care-Reimburse yourself for child care or elder care expense.
 - FSA Limited- This plan is available if you elect the Highmark CopayGo HDHP plan and can be used only for dental and/or vision expenses.

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- [Dental](#) and [Vision](#) are both separate from our health plan. Select any dependents you would like to enroll.

Supplemental Life insurance (click the link for more details on this benefit): 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. This enhancement makes it easier than ever to get the life insurance coverage you need while reducing paperwork and hassle.

- Are you older than 60 years old (based on employee's age for spouse coverage) and increased your supplemental life insurance? You will need to complete an [EOI form/health questions](#) to increase or add Supplemental Life coverage. Make sure to complete any necessary follow-ups in order to get coverage approved and added for 2027.
 - Child Supplemental Life
 - Employee and/or spouse coverage must first be elected
 - Rate is \$0.22 a pay period same regardless of the number of children covered. The benefit amount is as followed:
 - 14 days to 6 months, \$1,000
 - 6 months through age 26, \$10,000.
- **Voluntary Coverages** (click the link for more details on critical, accident and hospital coverage)
- Critical Illness Insurance
 - Critical Illness-\$10k EE or EE+Child – This policy is paying for a total amount \$10,000 in coverage. Being \$10,000 of coverage for you, the employee. Then additionally any child(ren) added are covered for free with a \$5,000 coverage amount.
 - Critical Illness \$20K EE or EE+Child plan - This policy is paying for a total amount \$20,000 in coverage. Being \$20,000 of coverage for you, the employee. Then additionally any child(ren) added are covered for free with a \$10,000 coverage amount.
 - Critical Illness-\$10k EE+SP/Family plan - This policy is paying for a total amount \$15,000 in coverage. Being \$10,000 of coverage for you, the employee and \$5,000 coverage on spouse. Then additionally any child(ren) added are covered for free with a \$5,000 coverage amount.
 - Critical Illness-\$20K EE+SP/Family plan. - This policy is paying for a total amount \$30,000 in coverage. Being \$20,000 of coverage for you, the employee and \$10,000 coverage on spouse. Then additionally any child(ren) added are covered for free with a \$10,000 coverage amount.
- Accident Insurance- You have options to select high or low coverage
- Hospital Indemnity
- Group Basic Life AD/D – Immanuel pays 1x your salary in life insurance. This benefit will require you to mark your beneficiary. This plan is not additional cost to you and Immanuel will pay the premium.

Step 7: Review any elections. If you elected a medical premium reduction the discount won't be processed until after your elections have been processed and wellness confirms the requirements were completed. You can take an additional \$60 off your total if you elected -\$60 off your medical premium.

Step 8: Once you have submitted pay attention to the reminder at the end on any items that are still needed by the end of open enrollment.