

2027 Annual Benefits Open Enrollment

November 2 - 15, 2026



We're proud to offer a comprehensive benefits package that supports you and your family and recognizes the dedication you bring to our mission every day. In 2027, we'll continue to offer a competitive, affordable benefits package that supports your health, well-being and the people who matter most to you.

This overview highlights the **2027 benefit changes and enhancements** you'll want to know about as you complete your Annual Open Enrollment event in Workday.

For complete details, access the **2027 Benefits Enrollment Guide** by scanning the QR code below or by visiting the **HSHS Annual Enrollment Resources** page at hshs.org/careers/benefits/start-here/annual-enrollment.

As part of our stewardship efforts during the Year of Solutions, your Benefits Enrollment Guide will be available digitally and will not be mailed to your home.

Important note: *This year's enrollment will be an ACTIVE benefit enrollment. ACTIVE enrollment means you must log in to Workday and make your elections if you wish to have medical, FSA or HSA coverage in the 2027 plan year. Your current 2026 medical, FSA/HSA and PTO Cash elections will not carry over into 2027 if you do not complete your enrollment.*

Elections that DO NOT roll over

Medical Insurance | Healthcare FSA
Dependent Care FSA | PTO cash election
Health Savings Account (HSA)

Elections that DO roll over

All other benefit elections

Explore the HSHS Annual Enrollment Resources page at hshs.org/careers/benefits/start-here/annual-enrollment to review resources including the full benefit guide, flyers, enrollment instructions and more.



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2027 Annual Benefits Open Enrollment

Like almost all employers nationwide, HSHS is facing higher medical benefit increases heading into next year when compared to previous years. Because of these cost pressures, our health insurance premiums will increase in 2027. We remain committed to keeping our coverage as affordable and valuable as possible. HSHS continues to cover about 85% of the cost of medical coverage on average, and colleague premiums remain well below national and industry benchmarks for comparable coverage.

What's New for 2027

- Medical plan deductibles, out-of-pocket maximums and ER copay are increasing.
- **Enhancement:** The orthodontia lifetime maximum for the Dental High Plan will increase from \$1,500 to \$2,000. Colleague dental premiums are increasing slightly with this enhancement.
- **One-time opportunity:** Colleagues may increase their existing **supplemental life insurance** coverage by 1 times annual earnings, up to the plan maximum, **without answering medical questions or providing evidence of insurability.**



Annual IRS Limits Forecast:

Please note the following limit changes for 2027:

- Healthcare FSA: projected to be \$3,500.
- Dependent Care: projected to remain at \$7,500.
- Health Savings Account (HSA): projected to be \$4,500 for self-only coverage and \$9,000 for family coverage. Those age 55 and older can contribute an additional \$1,000.
- 403(b) Retirement Savings Plan: projected to be \$25,500 and \$33,500 if you are age 50 or older.

Reminders for 2027

Paytient

Since launching in 2026, HSHS colleagues have used Paytient for nearly \$500,000 in medical, dental, vision and vet expenses making unexpected costs more manageable. Paytient gives you flexibility in how and when you pay.

Use your Paytient card for eligible expenses, then choose a payroll-deducted repayment schedule that fits your budget. **Sign up today by scanning the QR code or visiting paytient.com/hshs.**



Virtual Health Care Providers

HSHS Health Plan members have access to virtual health care, making it easier to schedule appointments at times that fit your busy lifestyle. Teladoc Health gives you 24/7 access to U.S. board-certified doctors from home or on the go, making care more affordable when you need it. Virtual care visits with these providers are **completely free and 100% covered by HSHS**. To talk with a Teladoc doctor, visit teladochealth.com or call 800-Teladoc (800-835-2362).

Voluntary Supplemental Health Benefits with UNUM

Supplemental health benefits, including Accident, Critical Illness and Hospital Indemnity, can help cover out-of-pocket expenses in the event of an injury, illness or childbirth. If you're enrolled in any supplemental health plan, you can earn a **\$50 Be Well Benefit** by completing a qualifying wellness screening, such as an annual physical, cancer screening, immunization or dental exam per covered person.

2027 HSHS Benefits Enrollment

This will be an **ACTIVE** benefit enrollment year, meaning you must log in to Workday and make your elections if you wish to have medical, FSA or HSA coverage in the 2027 plan year. **Your current 2026 medical, FSA/HSA and PTO Cash elections will NOT carry over into 2027.**

Take this opportunity to consider your needs and review your HSHS benefit options. Ensure you select the coverage that best suits you for 2027. Additionally, if you wish to “cash in” PTO in 2027, you must make this election during the annual benefits open enrollment period. Remember, your selections will be effective for the entire 2027 calendar year, and you cannot make changes or choose new options during the year unless you experience a qualifying life event or status change that affects premiums or eligibility.

Ready to Enroll?

An educational Workday Journey will be launched within Workday on Oct. 26. An open enrollment change task also will be created on Nov. 2.

1. Log in to Workday and click on the **Workday Journey** task within the **Awaiting Your Action** section of the homepage. Review the benefit information. Starting on November 2, use the **Open Enrollment Change** task to complete your enrollment for 2027. When the detailed information displays, click **Let's Get Started** to make your benefit elections.
2. Answer the **Tobacco Use** question and click **Continue** twice to proceed to your elections.
3. The different benefit option tiles with your current elections will be displayed. Click **Manage** or **Enroll** on each tile to review your election or make changes.
4. Read and follow the on-screen instructions. Within each tile, the first screen is where you elect the desired plan. Click **Confirm** and **Continue** to enroll dependents or choose coverage level on the second screen.
 - a. Ensure you have designated a beneficiary for **Basic Life and AD&D** coverage if applicable. On that tile, click **Manage** then click **Confirm** and **Continue** to designate or confirm your beneficiaries. Read and follow the on-screen instructions to complete this step.
 - b. First-time enrollment in supplemental life insurance and/or increases to supplemental life elections for you and/or your spouse may require the completion of evidence of insurability and approval by Securian prior to the increase going into effect. Securian will send you information with instructions for completing the evidence of insurability online.
5. After you have reviewed each benefit tile and completed your elections, click **Review** and **Sign**.
6. Review your selected and waived benefits. Read the legal notice in the electronic signature section and then click the **I Accept** box to record your electronic signature. Click **Submit** when you are finished.
7. Click on **View 2027 Benefits Statement** to print your 2027 benefit elections for your records. If you make a mistake or wish to change your benefit elections during the annual enrollment period, access the benefits app from the menu on the Workday homepage and select **Change Open Enrollment**.

Watch for your benefit enrollment task in Workday.

Awaiting Your Action

Open Enrollment Change: John Smith (123456) on 01/01/2023
Inbox - 2 day(s) ago

Health Care and Accounts

REVIEWED
Medical
UMR - Value Plan

Cost per paycheck \$160.35
Coverage Employee + Family
Dependents 4

[Manage](#)

Plans Available

Select a plan or Waive to opt out of Medical. The displayed cost of waived plans assumes coverage for Employee + Family.

Benefit Plan	Selection	You Pay (Biweekly)	Company Contribution (Biweekly)
UMR - HDHP with HSA	☐ Select ☒ Waive	\$106.03	\$1,075.59
UMR - Premier Plan	☐ Select	\$266.69	\$1,075.59

Dependents

Add a new dependent or select an existing dependent from the list below.

Coverage **Employee + Family**
Plan cost per paycheck \$141.09

[Add New Dependent](#)

Select	Dependent	Relationship	Date of Birth
☒	Jane Smith	Spouse	01/24/1988
☒	Vivian Tattman	Child	12/01/2013
☒	John Smith Jr.	Child	04/14/2016
☒	James Smith	Child	12/15/2019

I Accept ☒

[Submit](#) [Save for Later](#) [Cancel](#)



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Attention Needed!

Review your 2027 Annual Open Enrollment Benefit Updates

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QR code below or visit:
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annual-enrollment](https://hshs.org/careers/benefits/start-here/annual-enrollment)

