

What's New for 2027

Open Enrollment is your once-a-year opportunity to review your health benefits and make changes for the coming plan year. This document highlights what's new for 2027, so you can make informed decisions for yourself and your family.

1. Key Dates & Deadlines

Date	What Happens
September 29, 2026	VIRTUAL: High-Deductible Health Plan (HSA) Lunch & Learn
October 3, 2026	Open Enrollment begins
October 13, 2026	Benefits Fair & Information Session @ Henrico Training Center
October 21, 2026	Benefits Fair & Information Session @ Eastern Recreation Center
October 30, 2026	Open Enrollment ends – all elections due by 4:30 p.m.
January 1, 2027	New elections and rates take effect

2. What's New for 2027 – At a Glance

A quick summary of this year's changes.

- **Medical:** The High-Deductible Health Plan deductible is increasing for CY2027 – from \$3,400 to \$3,500 (individual) and \$6,800 to \$7,000 (family). There are no other plan design changes. Rates are increasing slightly.
 - **Double Contribution:** Contribution rates for the cardholder are increasing. There will no longer be a separate deduction for the non-cardholder under the Premier POS family coverage tier.
- **Dental:** No plan design changes. Rates are increasing slightly.
- **Flexible Spending Accounts (FSA):** The Health Care FSA maximum is increasing to \$3,400, with a rollover of up to \$680 into 2028. The Dependent Care FSA maximum remains \$7,500.
- **Health Savings Accounts (HSA):** HSA contribution maximums are increasing to the 2027 IRS limit. The self-only contribution limit will be \$4,500 and the family contribution limit will be \$9,000.
- **Maven:** Starting January 1, 2027, we're rolling out Maven for our Anthem plan members, a virtual clinic focused on women's and family health. Maven connects employees to specialized virtual care and support across fertility, pregnancy, postpartum, parenting, and menopause – helping members navigate these stages with expert guidance at no additional cost. More details will be shared as we get closer to the rollout date.

3. Important Reminders

- All changes to your core benefits must be submitted online through [Employee Direct Access](#) by October 30, 2026, at 4:30pm. Don't forget to download a copy of your confirmation statement!
 - *You must re-enroll in FSA each year during Open Enrollment to participate in the upcoming year. Up to \$660 of unused health care FSA funds will rollover to 2027.*
- Voluntary Benefits through [Pierce Insurance](#) are also part of Open Enrollment. Changes must be made online through their portal.
 - [Schedule an appointment with a benefits counselor](#)

4. Benefits & Programs Hiding in Plain Sight

- **Employee Assistance Program (EAP)** – 24/7 no-cost support for you and your household, including counseling (up to 6 sessions per concern), legal and financial consultation, well-being resources, dependent care, and crisis support. Visit anthemeap.com/henrico or call 855-873-4932.
- **Perks at Work** – an employee savings platform offering discounts on everyday brands, travel, and tickets, plus free access to the Community Online Academy (COA) for on-demand classes and wellness content. Visit perksatwork.com to access.

IF YOU'RE ENROLLED IN A MEDICAL PLAN

- **Preventive care at \$0** – physicals, screenings & vaccines covered 100%
- **Sydney Health app** – ID card, claims & find care anytime
- **Total Health Connections** – a free Family Advocate to help navigate care & bills
- **Vera Whole Health** – near-site clinic; \$0 office visit copay for Standard & Premier members
- **More ways to get care** – LiveHealth Online, 24/7 Nurseline, DispatchHealth
- **Exam-only vision** – \$15 copay included with medical plan
- **Aspire365** – utilizes a multidisciplinary team of clinical professionals to deliver one-on-one personalized care and immediate access to mental health and substance use care
- **[Amplifon Hearing Care Program](#)** – up to 66% off hearing exams & aids (Anthem/EyeMed/Delta Dental members are eligible)
- **SWORD Health** – free virtual physical & pelvic-health therapy, done at home
- **Lark** – digital coaching for diabetes prevention & hypertension, plus a free smart scale