

2027 Open enrollment: What's new?

We **Care** about your well-being, **Create** opportunities for your growth and success, and empower you to **Own** your future. Our Total Rewards Program provides comprehensive benefits, financial resources, and well-being programs to support you and your family through every stage of life.

Review the highlights below for 2027 benefit enhancements and changes. To learn more, visit the [Open Enrollment site](#) on BVconnect.

Passive open enrollment

- For 2027, most of the benefits you have today will automatically continue – if you don't want to make any changes, no action is needed. However, **you must enroll in the following benefits in PeopleSoft if you want them for 2027:**
 - Identity theft and cyber protection plan
 - Health savings account (HSA)
 - Health care flexible spending account (FSA)
 - Dependent care FSA
 - Commuter FSA

Medical

BlueCross BlueShield (BCBS) domestic medical plans

- The amount deducted from your paycheck for medical coverage will increase.
- The HDHP B 'Individual Within a Family' in-network out-of-pocket maximum (OOPM) will increase to comply with Affordable Care Act (ACA) requirements. In addition, the 'Individual Within a Family' out-of-network OOPM will be eliminated, and the full 'Professional Plus One or More' out-of-network OOPM will apply.
- The BCBS plans will use new standardized pricing guidelines for out-of-network services when Medicare pricing is not available and federal surprise billing protections do not apply. This change could affect how much the plans pays for some out-of-network claims.
- The Teladoc Health Cardiometabolic Health Program will replace Tria Health, providing chronic condition support for diabetes, hypertension, and weight management.

Cigna Healthcare expatriate medical plan

- The amount deducted from your paycheck for medical coverage will increase.

Triple-S Puerto Rico medical plan

- The amount deducted from your paycheck for medical coverage will increase.

HMSA Hawaii medical plan

- The amount deducted from your paycheck for medical coverage will increase.

Identity theft and cyber protection services

- LifeLock™ with Norton™ will replace IdentityForce. LifeLock™ with Norton™ Benefit Plans help protect your digital life by combining leading identity theft protection, device security, and more, in an always-connected world.

Accident, Critical Illness, and Hospital Indemnity insurances

- Voya's Accident, Critical Illness, and Hospital Indemnity insurance benefits have been enhanced for 2027 with higher benefit amounts for many covered events, and expanded coverage for additional conditions and treatments.

Savings and spending accounts

- The **health savings account** (HSA) annual contribution maximums will increase:
 - \$4,500 for 'Professional' only coverage, a \$100 increase from 2026.
 - \$9,000 for 'Professional Plus One or More' coverage, a \$250 increase from 2026.
- The **health care flexible spending account** (FSA) annual contribution maximum will increase to \$3,400, a \$100 increase from 2026.
- The **commuter FSA** monthly contribution maximum will increase to \$340, a \$15 increase from 2026.

Resources

- [2027 Empowered Well-Being Benefits Guide](#)
- [BVconnect Open Enrollment Site](#)
- [BVTot Rewards.com](#)

Questions?

If you have questions about your benefits, need support finding an in-network provider, need help reviewing healthcare bills, and more, contact TouchCare for support – by phone, email, through the TouchCare app, or via the online portal.



- Phone: 866-486-8242
- Email: assist@touchcare.com
- Web: touchcare.com/ask

For personalized support reviewing and selecting benefits for 2027, schedule a free, 30-minute, one-on-one open enrollment consultation with a licensed Open Enrollment Specialist, by phone, through the TouchCare app, or schedule online at touchcare.com/openenrollment.