Supporting your health

# Benefit changes for 2027



**For 2027, we are continuing to invest in benefits that support your health, well-being, and financial security while managing rising healthcare costs responsibly. The changes below are designed to provide meaningful choices, improve the value of selected benefits, and make it easier to find the support you need.**

## Healthcare costs are increasing

Healthcare costs continue to rise, which means medical premiums will increase for 2027. Transamerica will continue to pay the majority of the cost of coverage, balancing affordability for employees with the long-term sustainability of our benefit plans. Review your 2027 rates as you consider the coverage that best meets your needs.

## Enhanced Plan updates: Expanded vision benefits

Beginning in 2027, the materials allowance in the Enhanced Plan will double to $400 per year, providing more support toward eligible vision expenses. To support these expanded benefits, Enhanced Vision Plan premiums will increase for 2027. If you're currently enrolled in the Enhanced Plan and take no action during Annual Benefits Enrollment, you will remain enrolled in the Enhanced Vision Plan for 2027.

## Supplemental health insurance: Protection at a lower cost

Three Transamerica supplemental health insurance policies – Accident, Critical Illness, and Hospital Indemnity – will offer enhanced protection for 2027 at a lower employee cost. Take some time to explore these benefits to see if they are a good addition to your medical coverage.

Supplemental Health Insurance policies are underwritten by Transamerica Life Insurance Company (TLIC), Cedar Rapids, IA. TLIC is not an authorized insurer in New York. 5910161

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## 2027 contribution limits for tax-advantaged accounts

**Health Savings Account (HSA)**

- $4,500 for individuals
- $9,000 for families
- If you're 55 or older, you can contribute an additional $1,000.

**Health Care Flexible Spending Account (FSA)**

- $3,400 maximum contribution (no change)*

**Dependent Care FSA**

- $7,500 maximum contribution (no change)**

## A new benefit for women's health

Beginning Jan. 1 2027, eligible employees and spouses will have access to personalized virtual care for family building – fertility, pregnancy and postpartum support – as well as holistic care for hormonal and midlife transitions. Maven offers specialized guidance, resources, and virtual care at no cost. Stay tuned for more about this new benefit coming soon.

# Make sure you're ready for annual benefits enrollment



- ☐ **Review your benefit options at mytabenefits.com and determine if you want to make changes to your coverage or your beneficiaries.**

- ☐ **Tax-advantaged accounts (HSAs and FSAs) do not roll over and must be elected each year.**
  To save money and receive the company's contribution, you need to elect an HSA for 2027. Not sure if these accounts are for you? This infographic and video can help.

- ☐ **Consider scheduling a consultation with TouchCare.**
  Get expert benefits advice tailored to your needs at no cost. Schedule your 30-minute session today.

- ☐ **Confirm your address in Workday to ensure proper administration of your medical plan. Here's how.**

* The FSA contribution limit will be updated once the IRS announces the annual limit later this year.
** Subject to applicable tax and nondiscrimination rules



# For help understanding your benefits...

## TouchCare

Visit: **touchcare.com**

Call: **866-486-8242**

Email: **assist@touchcare.com**

Hours: **Monday-Friday, 7 a.m. – 8 p.m. CT**

# For help enrolling...

## Aptia365

Visit: **mytabenefits.com**

Call: **866-891-4271**

Hours: **Monday–Friday, 6 a.m. – 8 p.m. CT**
**Saturday, 9 a.m. – 1 p.m. CT***
**during annual benefits enrollment only*

The receipt of this information does not constitute eligibility for benefits under the Plans. In order to be eligible for benefits, you must meet all of the applicable eligibility requirements.

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