

# 2027 Annual Benefits Enrollment

## Questions & Answers

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### Introducing your 2027 benefits

We recognize that everyone is unique. That's why we offer a range of benefits designed to prioritize you and your family's health, well-being, and financial security. For 2027, we are continuing to invest in meaningful benefit choices and resources that help you make informed decisions, while managing healthcare costs responsibly. Annual Benefits Enrollment for 2027 benefits is October 22 through November 6—please review your benefit options and make any updates to your elections during this time.

To get you started, we're providing these Questions and Answers to help you understand what's changing in 2027 and other enrollment details. As you review what is changing, consider your expected healthcare needs, the total cost of each option, and the support available to help you choose with confidence.

### What's changing for 2027?

#### Q1. What's changing with my health and welfare benefit options for 2027?

A1. You will still have access to a comprehensive suite of benefits for 2027. Here's what's changing:

- **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.

- **2027 contribution limits for tax-advantaged accounts:**
  - o **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.)
  - o **Health Care Flexible Spending Account (FSA):** \$3,400 maximum contribution (no change)\*
  - o **Combination FSA:** \$3,400 maximum contribution (no change)\*
  - o **Dependent Care FSA:** \$7,500 maximum contribution (no change)\*\*
- **A new benefit for women's health:** Beginning January 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.

*\*The FSA contribution rate will be updated once the IRS announces the annual limit later this year.*

*\*\*Subject to applicable tax and nondiscrimination rules.*

## Q2. What happens if I'm currently enrolled in the Enhanced Vision Plan?

**A2.** If you're currently enrolled in the Enhanced Vision Plan and you do not take action between October 22 and November 6, 2026, you and your covered dependents will automatically be enrolled in the Enhanced Vision Plan for 2027 with expanded coverage at the [new premium rates](#).

## Q3. Is the cost of employee coverage increasing?

**A3.** Yes. Healthcare costs continue to rise, which means the amount you pay for medical coverage will increase in 2027. Transamerica will continue to pay the majority of the cost, balancing employee cost sharing with the long-term sustainability of the plans. [Review the 2027 premium rates](#) as you consider which coverage best meets your needs.

## General

## Q4. Where can I learn about my health and welfare benefit options for 2027?

**A4.** Education and resources are available to help you understand your options and the enrollment process.

- **Benefits Decision Guide** – You should refer to this online guide to get a detailed view of your benefits and the enrollment process. The guide is available at [mytabenefits.com](#). You can view the site from work or from home with no login required.
- **TouchCare** – You can schedule a **free** consultation with an Annual Enrollment Specialist (866-486-8242) to discuss your 2027 benefit options. [Learn more about this free benefit](#).

## Q5. Who are the medical plan carriers?

**A5.** You will have either Wellmark Blue Cross Blue Shield or United Healthcare as your medical plan carrier, based on the state where you live. Some states will have additional network options. [Click here](#) for a list of medical plan carrier(s) by state.

## Q6. Where can I find my benefit costs for 2027?

**A6.** The online Benefits Decision Guide at [mytabenefits.com](#) has everything you need to know about your benefits, including [the 2027 premiums](#) for medical, dental, and vision coverages.

## Q7. Will I receive new medical plan ID cards?

**A7.** If your medical plan election is staying the same in 2027, you will **not** receive a new ID card. If you

change plans, change medical plan carriers, or add new dependents, you will receive updated cards.

#### Q8. Will I receive a new debit card for my HSA or FSA?

**A8.** You will only receive a new debit card if you were not previously enrolled in an HSA, FSA or the Commuter Benefits Program with Transamerica.

## Enrollment

#### Q9. When is Annual Benefits Enrollment?

**A9.** This year's Annual Benefits Enrollment begins **Thursday, October 22**, and continues through **Friday, November 6, 2026**.

#### Q10. How do I enroll?

**A10.** You will enroll on the Aptia365 website. Start by entering [benefits.transamerica.com](https://benefits.transamerica.com) in your browser window.

- If you are connected to the network, it won't be necessary to enter additional credentials.
- If you're not connected to the network, you'll need to enter your work email, password, and then authenticate.

### **Important: Save a copy of your Benefit Summary after you complete your enrollment**

Review your Benefit Summary carefully to ensure your elections are correct, and that your dependents have a check mark next to the medical, dental, and vision coverage you intended to elect for them.

Once you've finished enrolling, save a copy of your Benefit Summary for your records. This document confirms the benefit elections you submitted and can be important if questions arise about your coverage or covered dependents in the future. After Annual Benefits Enrollment ends, you generally cannot change your elections unless you experience a qualifying life event or another event permitted under the Plan.

#### Q11. What happens if I don't enroll?

**A11.** Most of your current benefits will automatically carry over for 2027 with the exception of the Health Savings Account (HSA) and Flexible Spending Accounts (FSAs). Here are some things to keep in mind:

- If you have a high-deductible health plan, you may wish to elect an HSA.
- Money already in your HSA remains in your account and continues to carry forward. It is the 2027 payroll election that must be made again. To receive Reward Dollars for wellness activities, you must elect an HSA—even if you choose not to contribute (you can make a \$0 election).
- If you want an FSA in 2027, you must elect one and set your contribution amounts during the Annual Benefits Enrollment.

If you want to make any changes to your current benefit elections—including adding or dropping benefits or electing an HSA or FSA—you must make these elections during Annual Benefits Enrollment between **October 22 and November 6, 2026**.

Even if you don't plan to make changes to your medical benefits, it's still a good idea to review your elections, confirm your dependent(s) coverage, check that your providers are in-network, and make sure your beneficiary information is up to date. Don't forget to save a copy of your Benefit Summary. This

document serves as confirmation of the benefit elections you submitted and can help resolve questions regarding your coverage or covered dependents after enrollment ends.

**Q12. Will I need to verify my dependents?**

**A12.** If you add a new dependent to your medical, dental, or vision benefits, you will need to submit dependent verification to Aptia. **You must submit verification within 31 days from the date you submit your elections, or your dependents will be removed from benefits.**

**Q13. Should I review my beneficiaries each year?**

**A13.** You should review your primary and contingent beneficiary elections regularly, and Annual Benefits Enrollment is a good time to do this. Find your elections on the Aptia365 website at [benefits.transamerica.com](https://benefits.transamerica.com).

**Q14. What are the differences between an HSA and FSA?**

**A14.** HSAs are savings accounts that you can contribute to if you elect a high-deductible health plan, either the \$1,850 Deductible Plan or the \$4,500 Deductible Plan. Money in an HSA remains yours and carries forward from year to year.

FSAs are spending accounts that will only allow you to carry over a certain amount (if any) each year. Each of these accounts has different eligibility requirements. [Learn more here.](#)

**Q15. What if I enroll on the Aptia365 site and need to make a change to my elections before November 6?**

**A15.** You can return to the site and make changes to your elections any time, up until 11:59 p.m. ET on Friday, November 6. Be sure to complete your enrollment after you make your final changes by clicking “submit” and then review and save your new Benefit Summary for your records.

**Q16. What if I need to make changes to my 2027 elections after November 6?**

**A16.** No changes will be allowed after the November 6 enrollment deadline unless you experience a qualifying life event or another event permitted under the Plan. **Please review your elections carefully.** It's a good idea to ensure your dependents have the coverage you intended as they cannot be added or removed after Annual Benefits Enrollment ends.

**Q17. What if I have a qualifying life event?**

**A17.** If you experience a qualifying life event (e.g., you have a baby or get married) either later in 2026 or in 2027, you can make changes to your benefit elections at [benefits.transamerica.com](https://benefits.transamerica.com). Remember, benefit changes must be submitted within 30 days of qualifying life events. If you experience a late-year qualifying event after Annual Benefits Enrollment begins, you will need to submit your benefit elections twice, once for the current year and again for the following year. Please contact Aptia at 866-891-4274 to confirm your elections were submitted for both years.

## Questions

If you have additional questions, please contact the Aptia dedicated Transamerica Benefits Center at 866-891-4274. Benefits counselors are available from 6 a.m. to 8 p.m. CT Monday through Friday. During Annual Benefits Enrollment, extended hours will be available on Saturdays from 9 a.m. to 1 p.m. CT.

*The information is intended to provide highlights for 2027 Annual Benefits Enrollment. In the event of any conflict or inconsistency between this information and the actual Plan documents, the provisions of the Plan documents, including applicable insurance contracts, will govern. The receipt of this information does not entitle you to benefits under the Plan. In order to be entitled to benefits, you must meet all of the applicable eligibility requirements.*