

2027 Open Enrollment

Frequently Asked Questions

Open Enrollment October 26 to November 6, 2026	Dependent Verification Deadline December 15, 2026	Questions? Quantum Health 866-920-1963
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2027 Plans at a Glance

Benefit	Plans	Carrier / Administrator
Medical	EPO Signature, EPO Preferred, HDHP Choice	Blue Cross Blue Shield
Pharmacy	Included with medical	Judi Rx
Virtual care	Teladoc (including Teladoc Primary360)	Teladoc
Dental	Low Plan, Mid Plan, High Plan	Delta Dental
Vision	Superior Vision Plan	Superior Vision by MetLife
HSA	Health Savings Account (with HDHP Choice)	HSA Bank
FSAs	Healthcare FSA, Dependent Care FSA, Commuter Benefit Account (NY and NJ only)	HSA Bank
Life and AD&D	Basic Life/AD&D (company-paid); Voluntary Employee, Spouse, and Child Life/AD&D	Lincoln Financial Group
Disability	Long-Term Disability (company-paid); Voluntary Short-Term Disability; Voluntary Long-Term Disability	Lincoln Financial Group
Supplemental health	Accident, Critical Illness, Hospital Indemnity	Aflac
Retirement	Elara Caring 401(k) Plan	Fidelity
Pet insurance	Pet Insurance	Nationwide

Enrollment & Eligibility

1. Do I need to enroll if I already have benefits?

Yes. This is an active Open Enrollment. Your current elections will not carry over automatically, so you must complete your 2027 elections in Workday by November 6, 2026. If you do not enroll, you will not have medical, dental, vision, or voluntary coverage for 2027 unless you experience a qualifying life event (QLE). Company-paid Basic Life/AD&D and Long-Term Disability continue automatically for eligible full-time team members.

2. I am a new hire and already enrolled. Do I need to enroll again?

Yes. Your new hire elections apply to 2026. You must complete Open Enrollment to choose your 2027 benefits.

3. Can I enroll after November 6?

No. November 6 is the firm Open Enrollment deadline, and extensions are not available. If you run into a technical issue, contact the People Services Center before the deadline so Benefits can help you complete your elections.

4. What if I am on a Leave of Absence and cannot access Workday?

Contact the People Services Center at **866-683-9400, Option 2**. An available Benefits Specialist can help you enroll. If no specialist is available, an inquiry will be submitted for follow-up. The November 6 deadline still applies.

5. Where can I find the 2027 Benefits Guide?

Visit elara.com/benefits/benefits-2027.

6. Are the rates in the Benefits Guide monthly or per paycheck?

The guide shows monthly premiums. Workday calculates your per-paycheck deductions automatically when you enroll.

7. Why have our medical premiums increased?

The cost of providing healthcare continues to rise. Hospitals and healthcare providers are charging more for services, prescription drug costs continue to increase, and the overall cost of medical care continues to put pressure on employer-sponsored health plans.

We recognize that increases in healthcare costs can be challenging, and we don't take these changes lightly. What we can promise is to continue being thoughtful about these decisions and transparent about what is changing and why. Our goal is to help you understand the options available so you can choose the plan that best meets your needs and those of your family.

8. What else has changed with our medical plans for 2027?

The changes for 2027 go beyond employee contributions. We redesigned elements of all three medical plans to create clearer differences between the options and better align what you pay with the coverage and value each plan provides.

Some of the key changes include:

- **HDHP:** Employee contributions decreased, while the deductible increased, creating a more traditional high-deductible plan.
- **EPO options:** Employee contributions increased, while certain deductibles and out-of-pocket maximums decreased.
- **Plan names:** The plans have been renamed for 2027 to make it clear that they are different from the 2026 options.
- **Provider access:** An important priority was preserving access to the providers and health systems available today and minimizing disruption.

Ultimately, the changes are intended to give you more distinct choices based on both what you pay from your paycheck and what you may pay when you use healthcare services.

9. Can I enroll in dental or vision without medical coverage?

Yes. You can elect the Delta Dental Low, Mid, or High Plan, the Superior Vision Plan, or both, without enrolling in an Elara medical plan.

10. Is there a surcharge for covering my spouse or domestic partner?

Yes, for medical coverage only. If you cover a spouse or domestic partner on the EPO Signature, EPO Preferred, or HDHP Choice plan and they are eligible for medical coverage through their own employer, a \$150 monthly surcharge is added to your medical premium. The surcharge does not apply to dental or vision. You will answer a spousal eligibility question in Workday.

11. Is there a tobacco surcharge?

Yes. If you or your covered spouse or domestic partner used tobacco products in the past 3 months, a \$100 monthly surcharge applies per person. You must confirm your tobacco status every year. If you are working to quit, contact Quantum Health about the Blue Cross Blue Shield tobacco cessation program, which may allow you to avoid the surcharge.

Dependents & Verification

12. Do I need to submit verification documents for dependents already enrolled?

Dependents who were previously verified generally do not need to be verified again. If you receive an outstanding verification notice, review the requirement and submit the requested documents.

13. What documents are required to verify dependents?

Acceptable documents may include a marriage license, birth certificate, or formal court designation. Review your Workday verification task for your specific requirement.

14. What if I need a Domestic Partner Affidavit?

Contact the People Services Center at **866-683-9400, Option 2** for help with the affidavit and verification requirements. Premiums for a domestic partner and their children are deducted after tax, and their expenses cannot be reimbursed from an FSA.

15. What is the dependent verification deadline?

All outstanding dependent verification documents must be submitted by **December 15, 2026**.

16. What happens if I do not submit my documents?

Unverified dependents may be removed from your 2027 coverage, which could leave you with employee-only coverage. In general, you cannot add them back until the next Open Enrollment unless you experience a qualifying life event (QLE).

17. What if I uploaded my documents recently?

If you receive a courtesy reminder shortly after uploading, you may disregard it, since processing may still be underway. Keep checking Workday for any outstanding action.

18. When does a dependent child age out of coverage?

Children are eligible up to age 26. A dependent child age 26 or older may remain eligible if they are unmarried, primarily supported by you, and unable to support themselves because of a mental or physical disability that began while they were covered under the plan. Contact the People Services Center before your child's 26th birthday to request a review.

Medical & Pharmacy Benefits

19. Who can help me compare medical plans or understand coverage?

Quantum Health can help you compare the EPO Signature, EPO Preferred, and HDHP Choice plans and understand coverage, costs, and provider networks.

Quantum Health: 866-920-1963 | [MyElaraCaringBenefits.com](https://myelara.com/MyElaraCaringBenefits.com)

20. Can Quantum Health help me find an in-network provider?

Yes. Contact Quantum Health to find Blue Cross Blue Shield network providers and facilities.

21. Can I use Teladoc if I already have a primary care provider?

Yes. Teladoc is available at a \$0 copay on the EPO Signature, EPO Preferred, and HDHP Choice plans, even if you already have a primary care provider.

22. Can I enroll in Teladoc without medical insurance?

No. Teladoc access requires enrollment in an Elara Blue Cross Blue Shield medical plan.

23. Can I continue using CVS, Walgreens, or Costco Pharmacy?

Prescription benefits are administered by Judi Rx. Judi Rx also partners with Costco in two ways:

- **Costco Specialty Pharmacy:** specialty medications, with no Costco membership required, shipped to your home at no additional cost.
- **Costco Mail Order Pharmacy:** maintenance medications, where a 90-day supply costs 2 copays.

To confirm whether a specific retail pharmacy, such as CVS or Walgreens, is in network, contact Quantum Health or Judi Rx at 833-202-5146.

24. Are GLP-1 medications covered?

GLP-1 medications may be covered for certain medical conditions. Medications prescribed specifically for weight loss are not covered under the plan. The Teladoc Cardiometabolic Health + Comprehensive Weight Care and GLP-1 Medication Support programs provide coaching and clinical support but do not change pharmacy coverage. Contact Quantum Health for medication-specific coverage information.

Dental & Vision

25. Which dental plan covers orthodontia?

Only the Delta Dental **High Plan** covers orthodontia, with a \$1,500 lifetime maximum and no deductible. The Low and Mid Plans do not include orthodontic coverage.

HSA, FSA & Disability

26. Which medical plan allows me to contribute to an HSA?

The **HDHP Choice** plan is the HSA-eligible plan. To contribute to an HSA, you also cannot:

- be covered by your spouse's non-HDHP medical plan,
- be covered by a spouse's Healthcare FSA or HRA,
- be claimed as a dependent on someone else's tax return,
- be enrolled in Medicare or TRICARE, or
- have received VA medical benefits for non-service-related care in the past 90 days.

27. Does Elara contribute to the HSA?

Yes. When you enroll in the HDHP Choice plan and open an HSA with HSA Bank, Elara contributes:

- \$500 per year for employee-only coverage.
- \$1,000 per year for family coverage.

Employer contributions are deposited each pay period.

28. What are the 2027 HSA contribution limits?

\$4,500 for individual coverage and \$9,000 for family coverage, including Elara's contribution. If you are 55 or older, you can contribute an extra \$1,000 catch-up contribution.

29. What is the difference between a Healthcare FSA and a Dependent Care FSA?

With a Healthcare FSA, your full annual election is available at the start of the plan year. With a Dependent Care FSA, funds become available as you contribute them. FSA funds are generally "use it or lose it," so plan your election carefully.

30. Who can answer questions about eligible HSA or FSA expenses?

Contact **HSA Bank at 855-731-5220**.

31. Can I enroll in Short-Term or Long-Term Disability without medical coverage?

Yes. Disability coverage through Lincoln Financial Group is separate from medical coverage:

- **Long-Term Disability (company-paid):** Elara provides LTD at no cost. It replaces 40% of your monthly income, up to \$10,000 per month, after a 90-day elimination period.
- **Voluntary Long-Term Disability:** You can buy up an additional 20%, for 60% total.
- **Voluntary Short-Term Disability:** It replaces 60% of your weekly income, up to \$2,500 per week, after a 7-day elimination period, for up to 13 weeks.

Voluntary STD and LTD include a pre-existing condition exclusion: a 3-month look-back, applied during the first 12 months of coverage. Rates are shown in Workday.

32. If I never use Short-Term Disability insurance, do I get my premiums back?

No. Disability insurance protects your income if you experience a qualifying disability. Premiums are not refunded if you do not file a claim.

Life & Supplemental Insurance

33. Do I need Evidence of Insurability (EOI) for Voluntary Life insurance?

Voluntary Life/AD&D through Lincoln Financial Group has these guaranteed issue limits:

- **Employee:** up to \$200,000, sold in \$10,000 increments. If you are already enrolled, you can increase by one level (\$10,000) each Open Enrollment without EOI.
- **Spouse:** up to \$30,000, sold in \$5,000 increments.
- **Late entrants:** If you did not enroll as a new hire and enroll now, EOI applies to any amount you elect.

If EOI is required, Lincoln will mail the form to your home.

34. Do the Aflac supplemental plans have pre-existing condition limits?

Aflac Accident, Critical Illness, and Hospital Indemnity coverage is guaranteed issue, with no medical questions. Critical Illness does not pay for illnesses diagnosed before your coverage starts. Hospital Indemnity pays for pregnancy-related stays from your first day of coverage.

35. How do I enroll in pet insurance?

Pet insurance is offered through Nationwide, and you enroll directly with Nationwide, not in Workday. Visit benefits.petinsurance.com/elara or call 877-738-7874 for pricing and enrollment.

Retirement Benefits

36. Does Elara offer a 401(k)?

Yes. The Elara Caring 401(k) Plan is administered by Fidelity. You are eligible at age 21 after six months of service. Elara matches 100% of the first 3% you contribute and 50% of the next 2%, for a total match of 4% on a 5% contribution.

37. Do I enroll in the 401(k) through Workday Open Enrollment?

No. Contact Fidelity at **800-835-5097** or visit **401k.com**.

38. Do I need to re-enroll in my existing 401(k) during Open Enrollment?

No. Your existing 401(k) elections do not need to be renewed during benefits Open Enrollment.

Getting Assistance

39. What if I have a Workday enrollment or dependent verification issue?

Contact the People Services Center at **866-683-9400, Option 2**. An inquiry may be submitted through Jupiter for Benefits follow-up.

40. How long does Benefits take to respond to inquiries?

During Open Enrollment, please allow **48 to 72 hours** for a response because of higher inquiry volume.

41. Who should I contact with benefit plan questions?

For medical, dental, vision, pharmacy, plan comparison, or coverage questions, contact Quantum Health at **866-920-1963** or visit **MyElaraCaringBenefits.com**.

Important Contacts

Resource	Phone	Website
Quantum Health	866-920-1963	MyElaraCaringBenefits.com
People Services Center	866-683-9400, Option 2	elara.service-now.com/esc
Judi Rx	833-202-5146	rx.judi.health
Teladoc	800-TELADOC	teladochealth.com
Delta Dental	800-521-2651	deltadentalins.com
Superior Vision by MetLife	800-507-3800	metlife.com/mybenefits
HSA Bank (HSA & FSA)	855-731-5220	hsabank.com
Lincoln Financial Group	800-320-7585	mylincolnportal.com
Aflac	800-433-3036	aflacgroupinsurance.com
Fidelity 401(k)	800-835-5097	401k.com
Nationwide Pet Insurance	877-738-7874	benefits.petinsurance.com/elara

This FAQ summarizes your 2027 benefits and is not a legal plan document. Full plan details are contained in the Summary Plan Descriptions (SPDs), which govern each plan. If there is any difference between this FAQ and the plan documents, the plan documents will apply.