

# 2027 Annual Open Enrollment



## What's Changing

October 19 – November 6

### State Health Benefit Plan Updates



- The medical plan premiums will have an increase of approximately 2% to 7%, depending on the option and coverage level.
- Express Scripts Pharmacy Benefit Services, part of Evernorth Health Services, will be the new pharmacy benefits manager.
- The well-being incentive points have a slight update for 2027; points will be increased for preventive screenings and coaching.
- **Although an active enrollment is not required, we encourage all employees to review and confirm your medical plan benefit for 2027.**

### Voluntary Benefit Plan Updates

- **Dental:** Employee premiums will have an increase of 3%.
- **Life Insurance:** You may add or increase coverage with no health questions.
- **Accidental Death & Dismemberment (AD&D):** A minimum amount of voluntary life insurance will be required to elect or maintain AD&D.
- **New Air Ambulance:** This benefit eliminates out-of-pocket costs for air ambulance flights by AirMedCare.
- **New Telemedicine:** This benefit provides 24/7 access to physicians for minor medical issues with a \$0 copay.

### Need In-Person Enrollment Assistance?

Attend an on-site enrollment session:

Tuesday, October 27

Transportation: 8:30 a.m. to noon

Central Office: 1:00 p.m. to 6:00 p.m.

### 2027 Open Enrollment

Monday, October 19  
Through Friday, November 6

#### State Health Benefit Plan

Enrollment is **strongly encouraged**.  
If you take no action, your existing medical plan election will carry forward to 2027.

#### Voluntary Benefits

Enrollment is **strongly encouraged**.  
However, a voluntary 2027 benefits enrollment election is **not required**.  
If you take no action, your existing benefits will be continued to 2027.

#### **Exception: FSAs:**

**An annual election is required for Flexible Spending Accounts.**



**benefits  
service center**

### Questions?

Contact the Baldwin County Schools Benefits Service Center at **(877) 395-4741**.  
Mon - Thurs: 8:00 a.m. to 6:00 p.m.  
Fri: 8:00 a.m. to 5:00 p.m.

Visit [www.baldwincountyschoolsbenefits.com](http://www.baldwincountyschoolsbenefits.com) for Open Enrollment information.