Devereux

2027 OPEN ENROLLMENT IS **OCTOBER 5TH - 19TH, 2026**

PASSIVE OPEN ENROLLMENT

This year's Open Enrollment will be **PASSIVE**. Passive enrollment means your current coverage will remain in place and roll-over into the new plan year, unless you want to make changes to your elections and/or covered dependents.

PLEASE NOTE: If you wish to continue to contribute toward an FSA or HSA you **MUST** make that election during Open Enrollment each year. Elections for the FSA and HSA **DO NOT** roll-over from one year to the next, in accordance with IRS regulations.

All benefit elections can be made online through Oracle Self-Service.

WHAT'S NEW FOR 2027?

- **New!** HelpScript - Specialty Medication Copay Program
- **New!** Achieve Well-Being Program
- **Reminder!** There are slight changes to the medical plan, for more information please check out the BenePortal to access the 2027 Benefits Guide.
- Have questions about your benefits or need help with a claim issue? The Conner Strong and Buckelew Benefits Member Advocacy Center (MAC) is here to assist you. Please call **800.563.9929** or email **ccsteam@connerstrong.com** for MAC Team assistance

WHO IS ELIGIBLE TO ENROLL?

If you're a full-time employee at Devereux (working 30+ hours per week), you are eligible to enroll in benefits*.

* To be eligible for full-time employer-paid benefits (Basic Life, Long-Term Disability, Health Management Leave, and Time Off), you must work 37.5+ hours/week.

Eligibility for educational staff may differ by location. Please contact People Operations with any questions. **In addition, the following family members are eligible for coverage**:

- Your legally married spouse/domestic partner
- Your dependent child(ren) up to age 26

QUALIFYING LIFE EVENTS (QLE)

Unless you experience a Qualifying Life Event, you cannot make changes to your benefits until the next Open Enrollment period. QLE's include:

- Marriage (30 days)
- Divorce, legal separation, or ending a domestic partnership (60 days)
- Birth or adoption of a child (60 days)
- Change in child's dependent status (30 days)
- Death of a spouse, child or other qualified dependent (60 days)
- Change in employment status or a change in coverage under another employer-sponsored plan (30 days)

NOTE: You must notify People Operations when experiencing a Qualifying Live Event within the number of days specified above.

EMPLOYEE BENEFITS PROGRAMS

AT-A-GLANCE

Devereux cares about you! You have the ability to choose exactly what works for you and your family, from medical and dental benefits to voluntary benefits and "free to you" benefits – Devereux paid so there is no cost to you. This is a brief summary of Devereux's Benefits programs. To learn more, visit **www.mydevereuxbenefits.org**.

MEDICAL BENEFITS:

INDEPENDENCE BLUE CROSS

Choice of two medical plans:

- National Blue Cross and Blue Shield PPO
- National Blue Cross and Blue Shield High Deductible Health Plan (HDHP)

NEW! HELPSCRIPT

Specialty medication program which reduces the copay for specialty medications through the medical plan to $0.

SURGICAL BENEFIT:

ACCARENT HEALTH

No-cost surgical benefit through the Johns Hopkins affiliated network

GOLDFINCH HEALTH

Surgical concierge program available to help employees in the eve they need surgery

EARLY CANCER DETEECTION: **GRAIL**

The Galleri test is a first-of-its-kind multi-cancer early detection test that screens for over 50 cancers with a simple blood draw. To schedule an annual test and more information on cost please visit **www.galleri.com**.

TELEMEDICINE: **TELADOC**

Virtual healthcare, including dermatology and behavioral health services.

DENTAL BENEFITS: **CIGNA**

Choice of three dental plans:

- High Option PPO
- Low Option PPO
- DHMO

SPECIAL HEALTHCARE NEEDS PROGRAM

Dental enhancement that accommodates employees with special health care needs.

HEALTH SAVINGS ACCOUNT

OPTUM BANK

Tax-advantaged Health Savings Account (HSA) available to employees enrolled in the HDHP.

FLEXIBLE SPENDING ACCOUNTS:

EMPLOYEE BENEFITS CORPORATION

- Medical Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (DCFSA)
- Commute Ease transportation benefit

WELLNESS RESOURCE:

IBX ACHIEVE WELL-BEING

Health coaching and health and wellness program

- **New!** In 2027, employees who complete required program activities can earn up to $300 through a reloadable gift card that can be used at select retailers.

RETIREMENT PLAN: **TIAA**

- Retirement plan with employer contribution and match
- Financial counseling and tools

FUNCTIONAL NUTRITION COUNSELING:
UTOPIA WELLCARE

Utopia WellCare's goal is to help you develop a better overall relationship with your health via comprehensive Functional Nutrition services provided by Board Certified Registered Dietitians.

LIFE/AD&D & DISABILITY BENEFITS:
NEW YORK LIFE

- Free-to-you Life Insurance benefit of 2x salary for full-time employees
- Free-to-you Long-Term Disability (LTD) for full-time employees

ASCEND CAREER ACCELERATOR PROGRAM

Tuition assistance, student loan repayment, personalized career coaching

TIME OFF & HEALTH MANAGEMENT LEAVE

- **Paid time-off benefits**: Starting at 24 days per year (prorated in year 1) for full-time employees
- **Paid Health management leave**: 64 hours per year (prorated in year 1); hours not used are banked each year for full-time employees

EMPLOYEE ASSISTANCE PROGRAM:
ALLONE HEALTH

- Assistance with personal and work-life concerns, family support and more
- 5 free visits per topic per year per family member
- Discounted shopping and other helpful resources

WELLBEING RESOURCES:
DEVEREUX RESILIENCY

Mindfulness activities and wellbeing resources provided by Devereux's DCRC team

VOLUNTARY BENEFITS:
NEW YORK LIFE (NYL)

- NYL Voluntary Short-Term Disability (STD)
- NYL Voluntary Life and AD&D for employees, spouses, and dependent children
- (NYL) Accidental Injury Benefit
- Supplemental Hospital Care and Critical Illness

CIGNA:EYEMED

Voluntary Vision plan

PET INSURANCE:PET BENEFIT SOLUTIONS

Two pet benefit programs available (choose one or both):

- Total Pet Plan: 4-in-1 benefits discount package
- Wishbone Pet Insurance

LEGAL SERVICES:
LEGALSHIELD

Voluntary legal services including trial defense and emergency attorney access

IDENTITY THEFT SERVICES:
IDSHIELD

Consultative credit monitoring against ID theft and fraud

FINANCIAL SERVICES:
BALANCE WELL BEING PORTAL

Financial wellness resource through New York Life.

BENEFITS ADVOCACY:
CSB BENEFITS MEMBER ADVOCACY CENTER

Dedicated advocacy team available to help resolve benefits or claim issues, and answer benefits questions