CHELAN COUNTY

Open Enrollment for 2027 Benefits

Monday, November 9 (8 a.m.) through Friday, December 4 (5 p.m.)

Benefit questions? Scan here to get answers.

Check out our easy-to-navigate benefits website for details about *all* your Chelan County PUD benefits.

mychelanpudbenefits.org

Tried the website and still can't find an answer?

Contact Chelan PUD Benefits for help:

- Email: benefits@chelanpud.org
- Call: 509-661-4448

Choose or Change Your Benefits for 2027

PPO Plan Premium Changes

Each year, the District carefully reviews medical and dental plan costs to ensure we continue offering comprehensive, high-quality coverage. Beginning January 1, 2027, PPO medical plan premiums will adjust by 5.5%, with both the District and employees continuing to share in the cost. There is no change to dental rates.

The District remains committed to supporting your health and well-being by continuing to cover a portion of premiums and by offering benefits that provide value, stability, and peace of mind for you and your family.

The chart below compares the 2026 and 2027 medical and dental rates to help you select the option that best fits your needs.

A Healthcare Cost Estimator and CDHP & PPO Cost Scenario tools are available at mychelanpudbenefits.org

Open Enrollment: Monday, Nov. 9 to Friday, Dec.4

Open enrollment is your once-a-year opportunity to enroll in or change your benefits for the upcoming year. After open enrollment, you can only change your benefits if you have a qualifying life event, such as birth or marriage.

Expecting a Baby in 2027? Review Your Medical Plan Options

The American Medical Association (AMA) has updated maternity care billing codes, allowing prenatal visits, delivery, and postpartum care to be billed separately. While certain in-network preventive services remain covered at no cost, other maternity services may be subject to deductibles, copays, or coinsurance. Out-of-network coverage and costs may also be affected.

If you're pregnant or planning to become pregnant, Open Enrollment is a great time to compare the PPO and CDHP plans to determine which may be the better financial choice for your family.

2027 PPO Plan Rates

PPO Plan	Medical		Dental		Total per Paycheck		Annual Cost*		CDHP
	2026	2027	2026	2027	2026	2027	2026	2027	2027 (no change)
Employee Only	$44.07	$46.48	$2.31	$2.31	$46.38	$48.79	$1,205.88	$1,268.54	$0
Employee + Spouse	$92.54	$97.61	$4.86	$4.86	$97.40	$102.47	$2,532.40	$2,664.22	$0
Employee + Children	$83.72	$88.32	$4.39	$4.39	$88.11	$92.71	$2,290.86	$2,410.46	$0
Employee + Family	$132.20	$139.44	$6.93	$6.93	$139.13	$146.37	$3,617.38	$3,805.62	$0

** There are 26 pay periods per year.*

Flexible Spending Account Enrollment

A Flexible Spending Account (FSA) allows employees to set aside **pre-tax dollars** to pay for eligible health care or dependent care expenses, reducing taxable income and helping your dollars go further.

Flexible Spending 2026 Account Limits*	
Healthcare FSA	Up to $3,400
Dependent Care FSA	Up to $7,500 per family

Flexible Spending Account enrollments do not automatically roll over. **You must re-enroll every year.**

**As of the date of this newsletter, the IRS has not yet released the 2027 limits. The actual 2027 limits will be reflected in PeopleSoft if they are available prior to November 9, 2026.*

Long Term Disability (LTD)

Long-term disability (LTD) insurance provides income replacement if you are unable to work after an extended qualifying illness or injury. The District offers long-term disability insurance as an employee-paid benefit so that any disability benefits you may receive are generally tax-free, helping preserve more of your income if you become unable to work. You can choose from two options.

Long Term Disability			
	Monthly Cost	**% of Income**	**Monthly Max Benefit**
Core LTD	$19.50	60%	$5,000
Buy-Up	$35.92	66 2/3%	$7,500

Open Enrollment Checklist

Log into PeopleSoft and review your current benefits.
Use this checklist to make sure your benefits continue to meet your needs for the upcoming year.

No changes? Most current benefit elections will continue automatically. FSA elections do not czarry over; you must make a new election each year.

✔ **Review your Medical Coverage Options**

Compare your medical plan options **Compare the PPO and CDHP, including premiums, deductibles, out–of-pocket costs, and coverage**.

Comparison tools: mychelanpudbenefits.org

✔ **Review your coverage tier and dependents.**
Confirm your coverage tier and covered dependents are correct. Your current medical plan and coverage tier will continue unless you make a change.

✔ **Review your life insurance needs.**
Consider whether your current coverage is enough for you and your family. You may request additional life insurance at any time during the year.

To increase coverage, contact Benefits@chelanpud.org to begin The Hartford's Evidence of Insurability (EOI) approval process.

✔ **Check your Beneficiaries.**
Review and update your beneficiary information.

✔ **Consider the long-term disability buy-up.**
Core LTD provides 60% of eligible earnings, up to $5,000 per month at a cost of $19.50 per month. The buy-up increases coverage to 66 2/3% of your eligible earnings, up to $7,500, at a cost of $35.92 per month.

✔ **Decide whether to contribute to an FSA**

▶ **Health Care FSA:** Set aside up to $3,400 in pre-tax dollars for eligible healthcare expenses.
▶ **Dependent Care FSA:** Set aside up to $7,500 in pre-tax dollars for eligible dependent care expenses.
FYI: FSA elections don't roll over; you must make a new election each year during open enrollment.

✔ **Submit and review your enrollment**
If you make changes or elect an FSA, click **SUBMIT ENROLLMENT** in PeopleSoft. Review your elections to make sure they are correct before completing Open Enrollment.

Retirement Savings Check Up

Open Enrollment is a great time to give your retirement savings accounts an annual check-up. Even if you aren't making changes to your benefits, take a few minutes to log in to your accounts and make sure everything is current, accurate, and secure. When you log in, take a moment to:

- Confirm your **personal and contact information** is current.
- **Review and update your beneficiaries** as needed, especially after a major life event.
- Review **account balances, contributions, claims, and recent activity**.
- Look for **transactions or changes you don't recognize**.
- Review your **security settings** and make sure you can access your account.

Regular check-ins can help keep your benefit information current, catch errors or potential fraud early, and avoid surprises when you need to use your benefits.

Websites

- Mission Square - www.missionsquare.com
- Voya (PERS Plan 3) - www.login.voya.com
- HRA VEBA - www.hraveba.org

If You Do Nothing During Open Enrollment:

- You will be automatically enrolled in your current plan and rate tier.
- If you are in the PPO plan, the premium deducted from your paycheck will change starting Jan. 1, 2027. If you are in the CDHP, you will continue to have a $0 paycheck deduction.
- **You will NOT have a Health Care or Dependent Care FSA. You must re-enroll in these accounts each open enrollment to participate next year.**