

2027 Benefit Open Enrollment Frequently Asked Questions

Have additional questions? Reach out to the Benefits Team at 802-443-5485 or benefits@gmhec.org.

WHAT'S NEW FOR 2027?

Q Are there new features and updates to Medical, Dental, and Vision Insurance for 2027?

A Medical Insurance:

- Employee premiums for all medical plans and coverage levels will increase by an average of 8%. Please refer to the medical rates page in your Benefit Guidebook or Oracle for more detailed information.
- **Platinum Plus Plan:**
 - Pharmacy Formulary: will change to the Value formulary (the same as the Silver and Gold plans; was the Standard formulary in 2026). A formulary is a plan's list of covered drugs, organized into cost tiers. You may find the formulary on the benefits website.
 - Prescription Cost Sharing (this is the amount members pay until reaching the \$1,500 prescription out-of-pocket maximum for the year):
 - **Generic Prescriptions:** the co-pay for a monthly fill of tier 1 prescriptions will be \$15 (was \$10 in 2026)
 - **Preferred Brand Prescriptions:** the co-pay for a monthly fill of tier 2 prescriptions will be \$30 (was \$25 in 2026)
 - **Non-preferred Brand Prescriptions:** the co-insurance percentage the member will pay for a monthly fill of tier 3 prescriptions will be 60% of the cost (was 50% in 2026).
- ***Review each plan's document(s), including the Benefit Summaries, on the 2027 Benefits Webpage for detailed information. Remember that Cigna has a confidential pre-enrollment line to help with plan comparison: 888.806.5042.***

Dental Insurance:

- Employee biweekly premiums on the dental plan will increase by 6.37%. Please refer to the medical rates page in your Benefit Guidebook or Oracle for more detailed information.
- There are no changes to the Northeast Delta Dental Plan coverage, the Base and Enhanced Plans will continue to be offered.
- ***Review each plan's document(s) on the 2027 Benefits Webpage for detailed information.***

Vision Insurance:

- Employee biweekly premiums on the vision plan will not be changing from 2026 into 2027.
- There are no changes to the Vision Service Plan (VSP) coverage, the Base and Enhanced Plans will continue to be offered.
- ***Review each plan's document(s) on the 2027 Benefits Webpage for detailed information.***

Q Is there a resource to help me choose a medical plan?

A Yes, Cigna's pre-enrollment service is a free, confidential service to help you choose your medical plan. Call 888.806.5042 for this support.

Q Are there any new benefits for 2027?

A Although there are no new benefits for 2027, we are moving Flexible Spending Accounts (FSAs) and COBRA administration from Navia Benefits to HealthEquity.

- Anyone electing Flexible Spending benefits during this Open Enrollment period will have their 2027 FSA benefits set up with HealthEquity.
 - Anyone actively enrolled in COBRA will receive communication from HealthEquity as well.
- Participants in the 2026 FSA will submit 2026 incurred claims to Navia Benefits. After the run out period (90 days), any remaining funds in healthcare or limited purpose FSAs will roll into an account with HealthEquity during the Spring (Dependent Care FSA funds do not roll forward). The Benefits Team will communicate more details to impacted employees as the transition occurs.

Q Are there any benefit plans ending for 2027?

A No.

Q Are there any other benefit changes for 2027?

A Yes. The following changes will occur with **Voluntary Life Insurance:**

- The rates for optional life insurance will decrease between 5-6% (rate changes will depend on your age). You may find the rates for the coverage in Oracle, they depend on age and amount of coverage.
- The maximum amount of coverage employees may purchase is increasing to \$750,000 with a cap at five times the employee's annual earnings.
- The guarantee issue (GI) amount for an employee or the amount available for purchase without having to answer medical questions is increasing to \$300,000 (was previously \$200,000).

- People enrolling in coverage over the GI amount need to answer medical questions by submitting an Evidence of Insurability (EOI) electronic form to Unum and may need to submit further medical documentation to Unum.
- If you are already enrolled in voluntary life coverage, you may increase up to \$300,000 without having to complete an EOI.
- If you're not currently enrolled, then you will need to complete the EOI.

Q Can I make changes to my Life Insurance elections without completing medical forms?

A If you would like to **decrease** your Voluntary Life and/or AD&D Insurance, you may do so through Open Enrollment in Oracle. No additional forms will be required.

If you would like to **increase** your Voluntary Life and/or AD&D Insurance, you may do so through Open Enrollment in Oracle. In addition, you will be required to complete an Evidence of Insurability (EOI) form after Open Enrollment if you increase your coverage above the Guaranteed Issue amount. The EOI link will be sent to you after Open Enrollment.

If you would like to **enroll** in Voluntary Life and/or AD&D Insurance for the first time, you may do so through Open Enrollment in Oracle. In addition, regardless of the amount you elect, you will be required to complete an Evidence of Insurability (EOI) form after Open Enrollment. The EOI link will be sent to you after Open Enrollment.

ENROLLMENT & ELIGIBILITY

Q Will the benefits I am currently enrolled in roll over to 2027?

A Between November 3 and 13, 2026, all benefit eligible employees must take an active role in electing their 2027 benefits in Oracle. This means you must log in to Oracle and go through the open enrollment process. The Benefits Team has tutorials for submitting in the emails sent during the open enrollment period, or contact them with questions.

While many of your benefits will rollover, the IRS requires certain benefits to be re-elected each year. You will need to re-enroll in the health and dependent care FSA for 2027. The IRS also requires that you re-enroll in your Health Savings Account (HSA) each year if you enroll in a high deductible health plan (HDHP). However, you may change your HSA deferrals by emailing the details of your requested change to benefits@gmhec.org throughout the year without an IRS Change in Status/Qualifying Life Event.

This is your only opportunity to elect or change your benefits for 2027, unless an IRS Qualifying Life Event/Change in Status takes place during 2027.

Q What happens if I do not complete my benefits enrollment? Will I be able to do this at a later time?

A Everyone must enroll in their benefits between November 3 and November 13, 2026. If you miss this window, you will not be able to make benefit changes for 2027 unless you have an IRS Change in Status or Qualifying Life Event (QLE - examples include marriage, birth or adoption of a child, spouse's open enrollment, etc.).

Q Can I enroll myself through Oracle Self Service?

A Yes! Benefits eligible employees must enroll themselves through their account in Oracle. The only exception will be if you do not have access to Oracle through a computer, tablet or smartphone. If this applies to you, please call the Benefits Team at 802-443-5485 to request enrollment support for your 2027 benefits.

Q What happens if I do not enroll now as I have other coverage, but lose my coverage later? Can I enroll in the College plans at that time?

A If you lose coverage that you have elsewhere, per the IRS, you will have 30 days to enroll in a College Plan via submitting a qualifying life event (QLE) within Oracle. Please Record a Life Event in Oracle or email benefits@gmhec.org as soon as possible and no later than 30 days of the event should you lose coverage.

Q When will my open enrollment election become effective?

A Your elections for plan year 2027 will start on January 1, 2027 and run through December 31, 2027, as long as you remain benefits eligible and do not make changes through a qualifying life event.

Q How can I find out what benefits I am currently enrolled in?

A You may view your current benefits in Oracle. There are tutorials and directions for using Oracle on this webpage: gmhec.org/middlebury-college-hcm

Q How should an employee prepare for Open Enrollment? If I have questions about 2027 benefit programs, where can I find information?

A Review the 2027 Benefit Guidebook which can be found on your College's benefits website. Share the information with family members, if applicable. There are also several videos available to view on the benefit programs. If you will be covering a spouse or dependent, be prepared to enter each dependent's full name, date of birth, gender, and Social Security Number.

If you have specific questions, please email us at benefits@gmhec.org or call us at 802-443-5485 and we will be happy to assist you.

Q How long is the typical enrollment process, once I know what I want to enroll in for benefits and have all the needed data on people I want to cover or include as a beneficiary?

A Enrollment takes less than 20 minutes with Oracle. Contact the Benefits Team during business hours for assistance.

Q What benefits can be changed outside of Open Enrollment dates or anytime?

A Health Savings Account (HSA) Contributions - Employees enrolled in the Silver Medical Plan may change the amount of their payroll deduction or employee contributions to their HSA account throughout the year. To make changes, email your request to benefits@gmhec.org.

Pet Insurance - You may enroll or opt out of this benefit anytime throughout the year. Changes must be made by contacting Nationwide directly at 877-738-7874 or

<https://partnersolutions.nationwide.com/pet/middlebury>

Retirement Contributions - You may begin voluntary 403(b) retirement plan participation or make changes to your existing deferral elections any time throughout the year. However, Open Enrollment is a good time of year to think about how much you are saving for retirement and make changes, if needed. Unlike your Open Enrollment elections that go into effect January 1, the changes you make to your retirement contributions in Oracle will be effective in the same pay period you make the election.

- **Important Note:** Participation in the Mandatory Core 401(a) plan is a condition of benefit eligible employment, changes are not available related to your contributions for this plan.

Q What if I want to make changes after I enroll?

A Employees may make changes during the annual open enrollment period by accessing Oracle and updating enrollment until the end of the day on November 13th. Employees may also request updates by sending an email to benefits@gmhec.org to request assistance through November 13. Changes outside of the Open Enrollment period will need to be substantiated with an IRS Qualifying Life Event (QLE) and requests must be submitted within 30 days of the QLE.

Q What is the benefit of enrolling early?

A Those who enroll early will be eligible to win gift cards. The deadlines for raffles are:

- Submit in Oracle by Thursday 11/5 for a chance at a **\$300 gift card!**
- Submit in Oracle by Monday 11/9 for a chance to win a **state park pass for your car!** Winner will pick the state for the pass to ensure it works for them.
- Submit in Oracle by Wednesday 11/11 for a chance to win a **\$100 gift card!**

Q How can I confirm if I completed open enrollment?

A After you have made your elections and click Submit, you will see a confirmation message that says "Enrollment Submitted". This will be your only confirmation Oracle does not email an additional confirmation.

- Anytime during enrollment or throughout the year, you may review your elections by following the steps below.
 - Go to [Oracle HCM](#) and ensure you are on the **Me tab**

- Click on the **Benefits tile**
- Scroll down and click the blue hyperlink that says **View all enrollments**
- Select the appropriate time frame from the **Show Benefits drop down menu**:
 - During Open Enrollment the drop down menu will default to your elections for 1/1.
 - You may also choose to select current benefit elections or input a date.
- Review your Health and Welfare benefits
 - You may select different programs from the dropdown menu to view your retirement contributions
- Remember, you may also make changes to your elections through the last day of Open Enrollment. Elections submitted at the end of day on the last day of Open Enrollment will be sent to vendors. If you still have questions you may call the Benefits Team at 802-443-5485 or by emailing benefits@gmhec.org.

HEALTH SAVINGS ACCOUNTS (HSAs) & FLEXIBLE SPENDING ACCOUNTS (FSAs)

Q Will the College continue to contribute to an individual's Health Savings Account (HSA) for those enrolled in the High Deductible Health Plans (HDHPs)?

A Yes, the College will continue to contribute a percentage of the deductible for those enrolled in the high deductible health plan. The College contribution is prorated and occurs each pay period. The HSA contribution for 2027 remains the same from 2026.

- **Silver Plan:** \$1,000 for employee only or \$2,000 for a family

Q What if I decide to leave the College, can I take my HSA with me?

A Yes, the HSA is your account, both your deferral money and the College contribution stay with you.

Q What if I reach my deductible before the end of the year and I have expenses I need to pay?

A If you reach your deductible before the year-end, you may request the College to pre-fund what the College would have contributed for the year to your HSA. You will need to substantiate you have met your deductible and there will be paperwork for you to complete. Please email benefits@gmhec.org if this applies to you during the 2026 year.

Q Do I have to contribute to my HSA?

A No, it is not required that you contribute. This is an option for you if you participate in the Silver medical plan. If you do contribute, it will lower your taxable income* and create funds to use for current and/or future medical expenses. This account rolls over each year so you do not forfeit any contributions to the account. Check out more information about why you may want to contribute in the 2027 benefit guidebook or on the [HealthEquity's resources](#) on the topic.

**CA and NJ employees, please note that HSAs are subject to state taxes.*

Q If I want to contribute into my HSA, is the amount I choose at Open Enrollment locked in for the year?

A No, you may choose to contribute to your HSA at any time. You may also increase or decrease your contribution amount to your HSA at any time. Please email the Benefits Team at benefits@gmhec.org with the details of your request to make changes.

Q Can I still have a Health Flexible Spending Account (FSA) if I have a Health Savings Account (HSA)?

A Yes, for dental and vision expenses, per IRS regulations if participating in an HSA you must be enrolled in a Limited Purpose FSA that can only be used for dental and vision expenses. If you enroll in the HSA for 2027 and have remaining FSA funds in 2026, the rolled over FSA funds will move into a Limited Purpose FSA and will only be eligible for Dental and Vision expense reimbursement.

Q What is the difference between an HSA and a Healthcare FSA?

A An HSA can be used to pay for qualified medical, dental, and vision expenses, but you can only contribute to an HSA if you are enrolled in a High Deductible Health Plan (HDHP like the Silver medical plan). An HSA is a bank account where the money in the account is available for you to spend. The money in an HSA rolls over each year and you do not lose it. You also do not need to substantiate your claims, but you must keep this information for your records should you be audited by the IRS. You can change your contribution amount in the HSA throughout the year. See above about FSA option for HDHP medical plan participants.

A healthcare FSA can be used to pay for qualified medical, dental, and vision expenses when you are not enrolled in an HDHP. With an FSA you can roll over up to \$680 at the end of 2026 and any other unspent money will be forfeited. You must also substantiate all your claims to our FSA vendor, otherwise you may be taxed on amounts not substantiated. During Open Enrollment, you must choose your annual election for your FSA and you cannot change that amount throughout the year unless you have an IRS Qualifying Life Event (QLE).

Q What are the 2027 Health Savings Account (HSA) limits?

A The 2027 HSA limit for an individual is \$4,500 and for a 2-Person/Family it is \$9,000. If you are 55 or older during the year you may contribute an additional \$1,000. You must include the College's contribution in the overall limit.

Q What are the Flexible Spending Account (FSA) limits for Healthcare and Dependent Care?

A The 2027 limit for Healthcare FSA has not been released at the time of this publication. For 2026 the limit was \$3,400 with an allowable carryover of \$680. The Dependent Care FSA limit is \$7,500 for 2026.

Q Where can I learn more about FSAs including details for those who are married?

A You may use resources at [Healthcare.gov](https://www.healthcare.gov) or on [HealthEquity's website](https://www.healthequity.org).

BENEFIT PLANS

Q Why does the College offer a choice of Plans?

A To provide options to all employees to best meet their unique circumstances. Offering multiple plans gives the employees the option to choose which plan will work best for themselves and their families.

Q Do I need to enroll in everything, for example medical, dental and vision?

A No, each plan is separate with the option to opt-in/elect coverage or opt-out/waive coverage. Additionally, you may choose to enroll as the employee but you do not need to cover all of your eligible dependents.

Q Is there an incentive payment for people who waive or opt-out of the College's coverage?

A There is a medical plan opt-out incentive payment available for those who choose not to enroll in health insurance coverage and provide the required documentation during the first quarter they have waived coverage. The opt-out payment is paid to those who submit documentation and are continuing to waive coverage as of December of the calendar year paid. The 2027 payment will be a taxable \$1,500 for those who waive for the full year, prorated for mid-year enrollments. Payments occur in the last paycheck of the calendar year and are taxable.

Q What is preventive care and how can I learn more about it?

A Preventive care can help detect potential problems early, when they may be easier to treat. It can also help prevent or delay the onset of certain illnesses and chronic health conditions. Getting your preventive care when it's recommended can help protect your health, your time and your wallet. Take a look at the resources on this topic here: gmhec.org/preventive-virtual-care

Q What is Telehealth? Moreover, why would I want to use it?

A MDLive Cigna is an alternative to use in those times when you are too busy to get an appointment with your Doctor. Whether you are at home, work or traveling. MDLive is an option to help with most non-emergency medical conditions. The Board Certified doctors can diagnose and prescribe medication for common medical conditions. Cigna members also have access to a full [virtual care menu](#) - with more partners for virtual care than MDLive.

Q Is there a difference between Telehealth and Telemedicine?

A There is a difference between Telehealth and Telemedicine. Telehealth, such as MDLive or other virtual care options, is not a visit with your personal, local primary care doctors. Telemedicine is when you have a visit with your local doctor virtually or by phone, but not in person. The cost of a telemedicine visit is normally higher than a Telehealth.

Q Can I update my Life and AD&D Insurance beneficiaries?

A Yes! In fact, it is recommended that you use Open Enrollment as an opportunity to review your Life and AD&D Insurance beneficiaries in Oracle. Please remember, your retirement savings beneficiaries are on the retirement plan website and your HSA beneficiaries are on the HealthEquity website. You may want to visit those sites as well to make updates.

RETIREMENT PLAN

Q Am I required to re-enroll in my retirement plan contributions as part of Open Enrollment?

A No, you do not need to re-enroll or update your retirement contributions as part of Open Enrollment. However, Open Enrollment is a good time to review your retirement plan contributions.

Q When do changes to my retirement plan contributions go into effect?

A Changes to your retirement plan contributions go into effect in your next paycheck as long as your change is made by the last day of the pay period, even during the Open Enrollment period. Deferral changes will not be future-dated.

Q How can I confirm my retirement plan contributions?

A Like with all benefit elections, we recommend you review the employee and employer deduction sections of your pay slips to make sure that everything is correct. You can also log into your retirement accounts at tiaa.org/middleburycollege to monitor contributions. Normally, plan contributions post to accounts on pay date Fridays, after the market closes.

NEXT STEPS

Q How can I learn more about the 2027 Benefits and be prepared for Open Enrollment?

A There are several ways to be prepared:

- 1.** Attend a 2027 Open Enrollment Informational Session via Zoom, in-person, or view the pre-recorded option. Refer to your email from The Benefits Team at GMHEC for links to attend sessions.
- 2.** Review the 2027 Benefit Guidebook. This is posted on the College benefits webpage.
- 3.** Review the various videos and resources available on the College benefits webpage or emailed to you by the Benefits Team.
- 4.** Enroll in Oracle HCM via Employee Self Service Benefits between November 3 and 13, 2026!
- 5.** Visit vendor websites, listed in your Benefit Guidebook to learn more and register for account access to any of your benefits (after January 1st).
- 6.** Contact the Benefits Team with questions - Monday through Friday 8:15am - 5:00pm EST (benefits@gmhec.org or 802-443-5485).