2027 BENEFIT OPEN ENROLLMENT

October 19 – November 6, 2026

NEW this year: three full weeks to enroll!

Open Enrollment is here! Open Enrollment is your annual opportunity to review and update your benefits for the upcoming year. Any changes you make during this period will take effect on **January 1, 2027**. This year, we've extended Open Enrollment to **three full weeks** (one week longer than last year), so you have extra time to review your options, gather any dependent documents, and get help if you need it.

All employees eligible for coverage **must either enroll or decline coverage** online for 2027 medical, dental and vision benefits during Open Enrollment. **This is an active enrollment, which means your current elections will not roll over automatically.** Even if you want to keep exactly what you have today, please log in and confirm your choices by **November 6, 2026**. **Please note: if you do not complete enrollment by the deadline, you will lose your eligibility for medical, dental and vision coverage and will not be able to re-enroll until the next Open Enrollment or a Qualifying Life Event.** If you plan to receive the Payment in Lieu of Health Insurance stipend, simply choose to waive coverage during this process so you remain eligible.

Your Open Enrollment Checklist

1. **Review** your plan options and 2027 premiums in this letter.
2. **Log in to Benelogic** and enroll, make changes, keep your current coverage, or waive coverage.
3. **Upload dependent documents** (if you are covering a spouse or dependents for the first time, plus your annual spouse tax-return page).

All steps are due by Friday, November 6, 2026. *Tip: Log in early in the window so there's plenty of time to get answers if you have questions.*

Now is the perfect time to explore your options and make informed choices for yourself and your family. Review the available plans and premium contributions carefully to select the coverage that best supports your needs. Healthcare decisions are some of the most important decisions you'll make to protect your well-being and maintain your quality of life. As you consider your options, think about any life changes over the past year—or those you anticipate in the year ahead.

Let's Get Enrolled!

Open Enrollment is your time to make benefit elections for the upcoming year. All elections will be completed in **Benelogic**, EPC's online enrollment system. While you're there, you can also review and update your **life insurance beneficiaries**.

1. 🔗 Access Benelogic here: https://epc-online.benelogic.com/

2. Enter your User ID and Password:

- **User ID**: First letter of your first name + full last name + last 4 digits of your SSN.
  - Example: Jane Doe, SSN 123-45-6789 → **jdoe6789**
  - Use lowercase letters only (make sure CAPS LOCK is off)
- **Initial Password**: Last 4 digits of your SSN.
  - You'll be prompted to create a new secure password when you first log in.

Forgot your password? Click "Forgot Password" and follow the prompts. If that doesn't work please email Krystal Goodson at goodsonk@blsk12.org for assistance.

Need additional help? Check out this resource: **How to Use Benelogic for Open Enrollment**

Friendly reminder: Every eligible employee needs to complete enrollment in Benelogic by **Friday, November 6, 2026** — whether you're enrolling for the first time, keeping your current coverage, making changes, or waiving coverage. **If you miss the deadline, you will lose your coverage and will not be able to re-enroll until the next Open Enrollment or a Qualifying Life Event.** The Payment in Lieu of Insurance stipend also requires that you waive coverage in Benelogic.

We're here to help — if anything is unclear, reach out before the deadline and we'll walk you through it.

What Documentation Do I Need for My Dependents?

Part of the Open Enrollment process is providing the required documentation for your dependents. All dependents must be enrolled under their legal name and include their Social Security Number and date of birth. **Please upload required documents by November 6, 2026, so your dependents' coverage can continue without interruption; dependents will lose coverage if documents are not received. Complete the following steps to upload documents to your Employee Portal File Cabinet:**

Step 1: Obtain the Required Documentation

Required Documentation:

- **Spouse** – Court-stamped/filed marriage certificate (not the license) if adding spouse for the first time. **ANNUALLY** the first page of your most recent 1040 Tax Return (with financial details redacted) must be submitted.
- **Children** – Official birth certificate, adoption decree, or legal guardianship paperwork, divorce decree/shared parenting agreement (if applicable)
- **Disabled Children** – Official birth certificate and Certificate of Impairment

Step 2: Scan and Save Required Documentation

Scan each document or take a clear, readable photo with your phone, and save it as a PDF or image file. Naming each file with your dependent's name and the document type (for example, "Doe_Jane_BirthCertificate.pdf") helps us process it quickly.

Step 3: Upload Documents to Your Employee Portal File Cabinet

Log in to your Employee Portal at https://epc-online.benelogic.com/, open your **File Cabinet**, and upload each document by **November 6, 2026**. Having trouble uploading? Email treasdept@blsk12.org and we can help.

Eligibility

All full-time employees and classified employees working at least twenty (20) hours per week are eligible for benefits.

👨‍👩‍👧‍👧 Who Can You Cover on Your Plans?

- **Spouse** – Legally married, not separated or divorced.
- **Children** – Natural, adopted, or legally placed child, up to age 26.
- **Disabled Children 26+** – Mentally or physically disabled and fully dependent on you for support.

Mid-Year Changes

Your enrollment elections will remain in place for the entire calendar year of 2027. You may only make changes if a Qualifying Life Event happens.

During the plan year, you may experience a **Qualifying Life Event** that allows you to make changes to your current benefit elections. These changes must be made **within 31 days** of the event. If you go beyond this time limit, you will need to wait until the next Open Enrollment period to make changes or additions. Details about your special enrollment rights can be found in the *General Health Notices – Special Enrollment Rights.* Some of the Qualifying Life Events include:

- Change in Marital Status (marriage, divorce, legal separation, death of a spouse, etc.)
- Number of Children who are Dependents (birth, death, adoption, etc.)
- Employment Status
- Loss of Coverage (not dropping coverage voluntarily)
- Court Order (a duly executed judgment, decree, or order)

Medical Plan

Our Medical Plan is a Preferred Provider Organization (PPO) offered through UnitedHealthcare (UHC). A PPO plan is a common type of health insurance that partners with a group of clinics, hospitals and doctors to create a network of preferred providers. With PPO insurance, you'll pay less out of pocket when you get care within that network. You can still see an out-of-network provider, but you'll get the most coverage when you stay within the PPO network. *Prescription coverage for the PPO plan is provided through CVS Caremark.* Summary of Plan - UHC Plan Summary – CVS/Caremark

Dental Plan

District employees are covered through Delta Dental PPO for dental insurance. Like a medical plan PPO, members have access to a network of dentists who accept reduced fees for covered services. This means that members are subject to the lowest out-of-pocket costs when receiving treatment from an in-network dentist. The out-of-pocket cost that members do pay is a designated percentage of the reduced fee, called coinsurance. The plan then pays the remainder. Summary of Plan

Vision Plan

Our Vision Plan is VSP Signature Plan. Coverage through the provider network includes exams, frames, lenses, lens enhancements, and contacts. Summary of Plan

Virtual Insurance Cards

All insurance cards will be virtual moving forward. You can request a printed insurance card from UHC to be mailed to your home. To access the virtual cards, you will need to create an account by scanning the following:

United Healthcare

Scan code to create an account

Delta Dental

Scan code to create an account

VSP

Scan code to create an account

2027 Premium Increases

Our premiums for health care coverage will experience a 7.5% increase beginning in January 2027. Dental and Vision insurance premiums will remain the same, with no increase. **As a reminder, insurance payroll deductions are done a month in advance so you will see the health premium increase on your December 2026 paychecks.**

2027 Premiums

CLASSIFIED EMPLOYEES MEDICAL INSURANCE PREMIUMS

Single Plan

Hours Worked Per Week	Board Percentages	Board Premium	Employee Premium	Total Monthly Premium
36-40	78%	$797.00	$224.79	$1,021.79
30-35.99	65%	$664.16	$357.63	$1,021.79
20-29.99	50%	$510.90	$510.90	$1,021.79

Family Plan

Hours Worked Per Week	Board Percentages	Board Premium	Employee Premium	Total Monthly Premium
36-40	78%	$2,345.58	$661.57	$3,007.15
30-35.99	65%	$1,954.65	$1,052.50	$3,007.15
20-29.99	50%	$1,503.58	$1,503.58	$3,007.15

CERTIFIED EMPLOYEES MEDICAL INSURANCE PREMIUMS

EMPLOYED AS OF JUNE 1, 1999

Medical Plan	Board Premium 83%	Employee Premium 17%	Total Monthly Premium
Single	$848.09	$173.70	$1,021.79
Family	$2,495.93	$511.22	$3,007.15

EMPLOYED AFTER JUNE 1, 1999

Medical Plan	Board Premium 78%	Employee Premium 22%	Total Monthly Premium
Single	$797.00	$224.79	$1,021.79
Family	$2,345.58	$661.57	$3,007.15

DENTAL INSURANCE PREMIUMS - CLASSIFIED & CERTIFIED

Dental Plan	Board Premium 80%	Employee Premium 20%	Total Monthly Premium
Single	$36.23	$9.06	$45.29
Employee & Children	$83.48	$20.87	$104.35
Employee & Spouse	$82.84	$20.71	$103.55
Family	$130.15	$32.54	$162.69

VISION INSURANCE PREMIUMS - CLASSIFIED & CERTIFIED

Vision Plan	Board Premium 100%	Employee Premium	Total Monthly Premium
Employee	$7.89	$0.00	$7.89
Family	$18.36	$0.00	$18.36

Life Insurance

All eligible employees (working 20 or more hours a week) are provided a $50,000 term life and accidental death and dismemberment plan at no cost to the employee. Options are available for supplemental life insurance coverage for you and/or your dependents at 100% employee cost.

🌿 Wellness Opportunities

EPC offers a variety of wellness benefits ***at no cost*** to employees through the **EPC Be Well Wellness Plan**. Take advantage of these programs designed to support your overall health and well-being:

- **Starling Minds** *(all employees, spouses and adult dependents)*

  Starling Minds is a personalized, digital cognitive behavioral therapy (CBT) mental health support and training platform that helps people better manage stress, anxiety, and depression, by providing personalized and proactive support so members feel more energized, confident, and hopeful.

- **Real Appeal** *(UHC members, spouses & adult dependents)*
  A digital weight loss and wellness program that combines personalized coaching, digital tools, and evidence-based strategies. Real Appeal helps participants achieve and maintain a healthy weight by focusing on lifestyle changes and long-term success.

- **Hello Heart** *(medical plan members, spouses & adult dependents)*
  A digital platform that supports heart health through monitoring, healthy habits, and personalized insights. Eligible members receive an app-connected blood pressure monitor with real-time feedback and tracking.

- **Hinge Health** *(medical plan members, spouses & adult dependents)*
  Digital support for musculoskeletal (MSK) conditions such as chronic back, knee, hip, shoulder, or neck pain. Combines technology with human coaching to reduce pain, improve mobility, and avoid unnecessary surgeries or medications. Accessible anytime, anywhere through the app.

Required Notifications

- General Health Notices - Includes GINA, Special Enrollment Rights, WHCRA
- Medicare Part D Notice
- CHIPS Model Notice
- EPC Privacy Notice
- No Surprise Billing Notice

Questions about Open Enrollment? We're happy to help! Contact us at treasdept@blsk12.org.

Start reviewing your benefit plan materials today, and complete your enrollment by Friday, November 6, 2026!