

What's Changing for 2027?

The following changes will be effective Jan. 1, 2027, or as noted.

Select EPO Plan Discontinued

- The **Select EPO Plan** medical option will be discontinued.
- If you are currently enrolled in the *Select EPO Plan*, you must choose a new medical plan option during Open Enrollment. If you do not make an election, you and any covered eligible dependents currently enrolled in medical coverage will be automatically enrolled in the *Value CDH Plan* for 2027.

Value CDH Plan Changes

- The *Value CDH Plan* annual deductibles will increase to \$1,750 for Employee-Only coverage and \$3,500 for all other coverage levels to comply with IRS requirements for high-deductible health plans.

Child Life Insurance Changes

- An additional coverage level of \$20,000 in Supplemental Child Life Insurance will be available to elect during Open Enrollment. If you enroll in supplemental life coverage for yourself, you may also enroll in supplemental life coverage for your eligible dependent children in the amount of \$5,000, \$10,000, \$15,000 or \$20,000 for each child.
- One monthly premium covers all eligible dependent children, up to age 26, no matter how many children you enroll.

HSA/FSA Contribution Limit Increases

- The annual contribution limit for the Health Savings Account (HSA) will increase to \$4,500 for Employee-Only coverage and \$9,000 for all other coverage levels, which includes CPChem's contribution.
- The annual contribution limit for Flexible Spending Accounts (FSAs) will increase if the 2027 limits are announced by the IRS prior to Open Enrollment.



2027 Open Enrollment Guides

The 2027 Open Enrollment Guides and additional details about the benefit changes will be available online beginning October 19, 2026, at www.mycpchembenefits.com/enrollment.