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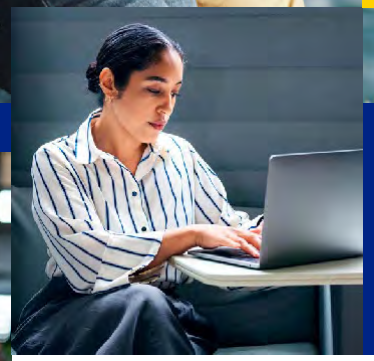
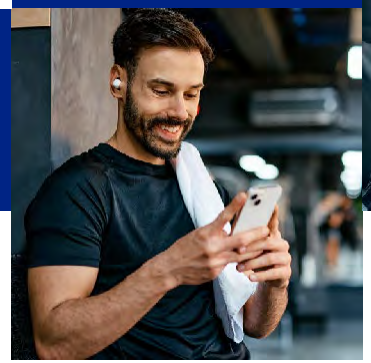
Performance by design.
Caring by choice.™

2027 Benefits Enrollment

All Employees
Oct. 2026





OPEN ENROLLMENT DATES:
OCT. 20 - 30, 2026

Agenda

What’s changing for 2027

Things to Remember

Open Enrollment Communication Plan

What’s Changing for 2027

2027 Changes

Medical Plans

- Select EPO Plan: Closing Dec. 31. 2026
  - Employees enrolled in the EPO will have the opportunity to choose the Choice PPO Plan or the Value CDH Plan
  - Employees who do not make an active election will be defaulted in the Value CDH Plan at their current tier level
- Value CDH Plan: Deductible will increase to the IRS minimum
  - From $1,700 to $1,750, Employee Only
  - From $3,400 to $3,500 all other tier levels
- Premium Increases – Medical, Dental, Vision
- HSA and FSA
  - Increase to the allowed limits for 2027
- Child Life Insurance
  - Additional $20,000 option to the existing $5,000, $10,000 and $15,000 options

2027 Health Plan Pricing – Rate Increase Summary

Plan(s)	Employee Cost Monthly Increase*
Health Plan Pricing	
U.S. Active Medical	$27 - $119
U.S. Active Dental	<$1 - $6
Retiree Medical	$225 - $658
Retiree Dental	$1 – $13
Expat Medical	$168 - $672
Expat Dental	$4 - $19
Vision	Max <$2
Life/Accident/LTD/etc.	No change

*Increase depends on employee's plan election and coverage tier.

2027 active medical plan pricing

	VALUE CDH PLAN	CHOICE PPO PLAN
Your Contributions		
Employee-Only	$ 70.56	$ 227.62
Employee + Spouse	$ 204.40	$ 564.28
Employee + Child(ren)	$ 175.96	$ 485.74
Employee + Family	$ 244.88	$ 676.02

Things to Remember – Medical Premiums Count

Employee Only	Value CDH	Choice PPO
A. Annual Premium	$847	$2,731
B. In-Network Deductible	$1,750	$600
C. In-Network OOP Maximum (includes ded)	$4,500	$3,000
D. Company HSA Funding	$500	N/A
"Normal" (A + B - D)	**$2,097**	**$3,331**
Worst Case (A + C – D)	**$4,847**	**$5,731**

Employee + Spouse	Value CDH	Choice PPO
A. Annual Premium	$2,453	$6,771
B. In-Network Deductible	$3,500	$1,200
C. In-Network OOP Maximum (includes ded)	$9,000	$6,000
D. Company HSA Funding	$1,000	N/A
"Normal" (A + B - D)	**$4,953**	**$7,971**
Worst Case (A + C – D)	**$10,453**	**$12,771**

Employee + Children	Value CDH	Choice PPO
A. Annual Premium	$2,112	$5,829
B. In-Network Deductible	$3,500	$1,800
C. In-Network OOP Maximum (includes ded)	$9,000	$9,000
D. Company HSA Funding	$1,000	N/A
"Normal" (A + B - D)	**$4,612**	**$7,629**
Worst Case (A + C – D)	**$10,112**	**$14,829**

Employee + Family	Value CDH	Choice PPO
A. Annual Premium	$2,939	$8,112
B. In-Network Deductible	$3,500	$1,800
C. In-Network OOP Maximum (includes ded)	$9,000	$9,000
D. Company HSA Funding	$1,000	N/A
"Normal" (A + B - D)	**$5,439**	**$9,912**
Worst Case (A + C – D)	**$10,939**	**$17,112**

All Plans provide age-appropriate preventive care at 100%

**Worse case scenarios assume employee and their covered dependents would meet their OOP maximum regardless of which plan they are enrolled in*

Things to Remember

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Things to Remember – Open Enrollment Process

- Open Enrollment is your one opportunity to make changes to your health and voluntary benefits, unless you experience a qualified life event
- Most benefit election will automatically carry over to 2027 if no action is taken
  - If you are enrolled in the Select EPO Plan and take no action, you and your covered dependents will be automatically enrolled in the Value CDH Plan for 2027
- The following elections do not carry over and require action during Open Enrollment:
  - **Spousal Surcharge attestation must be completed each year, or the surcharge will automatically apply**
  - Flexible Spending Accounts (FSA) and the Health Savings Account (HSA)
    - Important Medicare and HSA reminder
- Life Insurance increases generally require a Statement of Health
- Dependents dropped during Open Enrollment are not eligible for COBRA
- Newly added or re-enrolled dependents must complete dependent verification. Supporting documentation must be provided timely or coverage will be cancelled retroactive to the effective date

Open Enrollment Communications

- Open Enrollment Window Oct. 20 – Oct. 30
  - Guides available on-line (www.mycpchembenefits.com)
- Open Enrollment Home Mailings
  - Get Ready postcards mailed early October
  - Alight letter announcing Open Enrollment
  - Reminder postcard mailing the second half of October
  - Alight confirmation statements mid-November

All changes are effective Jan. 1, 2027

Enroll online: digital.alight.com/cpchem or MySphere > All Benefits Info tile > Benefit Service Center

Enroll by phone: 1-800-446-1422, option 1

Open Enrollment guides: https://mycpchembenefits.com/enrollment

Benefits vendors: mycpchembenefits.com/contacts

Health Advocate Personalized Advocacy Services: 1-866-799-2691

CPChem Benefits Department: CPCRABenefits@cpchem.com

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