WINDMILL™
HEALTH PRODUCTS

# 2027 OPEN ENROLLMENT HIGHLIGHTS

It's time to enroll in benefits for the 2027 plan year!

## Open Enrollment for 2027 benefits will be held from Monday, November 30 – Tuesday December 8, 2026

### ACTIVE OPEN ENROLLMENT

This means every benefit eligible employee **MUST** make an election during the Open Enrollment period, regardless of whether or not you are currently enrolled in benefits.

If you do not make an election during this time, you will **NOT** be enrolled in coverage in the new plan year, effective January 1, 2027.



### HOW TO ENROLL

This year, open enrollment is moving online. All benefit elections will be made through **Employee Navigator**, our new online enrollment platform.

On November 30th, you'll receive an email with a link to register your account. After you register, log in to review your options and complete your elections no later than **Tuesday, December 8th**.

You must log in and make your elections, even if you plan to keep your current coverage or waive coverage. If you do not complete enrollment by the deadline, **you may not have coverage for 2027.**

### REMINDERS!

The Flexible Spending Account for the 2027 plan year must be updated by going to your Paychex Flex dashboard where you enter your hours in **Time & Attendance**. Once there, click on the **"PBA Benefits Account"** tab. On this tab, you can update your current enrollment or if you do not participate in Flexible Spending currently, you can enroll through there by clicking on **"Enroll Now"**. If you have any problems, please contact Beverly Adler at **973.396.3517** or **badler@windmillvitamins.com** if you need to make any updates/changes for the 2027 plan year.

# 2027 BENEFIT HIGHLIGHTS

## NEW CARRIER! MEDICAL & PRESCRIPTION DRUG PLANS:

The medical coverage is moving to **Meritain**, and prescription drug coverage is moving to **CVS Caremark**. There are no changes to the OAMC HDHP with HSA. The EPO emergency room copay is increasing to a $250 copay.

## NEW CARRIER! HEALTH SAVINGS ACCOUNT (HSA)

The HSA will now be administered through Meritain. For only those enrolling in the OAMC HDHP with Health Savings Account (HSA), you will be eligible to put aside any pre-tax funds and save for any eligible expenses through Inspira. Please see the guide for additional information.

## DENTAL PLAN

The dental coverage will remain with Aetna for the 2027 plan year. You will have the option to choose from two plans: the **DHMO** and **DPPO**.

## VISION PLAN

The vision coverage will remain with Aetna for the 2027 plan year with no plan changes.

## HEALTHCARE & DEPENDENT CARE FSA

A **Healthcare FSA** is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. The maximum you can contribute to the Healthcare FSA in 2027 is **$3,500**. A **Dependent Care FSA** is used to reimburse expenses related to the care of eligible dependents. The maximum that you can contribute to the Dependent Care FSA is **$7,500** if you are a single employee or married filing jointly. If you are a married employee filing separately the maximum you can contribute is **$3,750**. FSA accounts do not roll over each year; you **MUST** make a yearly election during the open enrollment period.

## LIFE/AD&D & LONG-TERM DISABILITY

Life and disability coverage will continue to be administered by Lincoln Financial for the 2027 plan year. Windmill will continue to pay 100% of the premium for the Lincoln Financial Life, AD&D, and Long-Term Disability (LTD) Benefits. Voluntary Life and Voluntary Short-Term Disability coverage will also continue to be available for employees to elect. Please refer to **windmillbenefits.com** for additional information.

## BENEFITS MAC

Need help navigating your benefits? The Benefits Member Advocacy Center, provided by our benefits consultant Conner Strong & Buckelew, allows you to speak to a specially trained and experienced Member Advocate who can assist with benefit claims issues, coverage questions, and enrollment inquiries. Member Advocates are available Monday–Friday, 8:30 am to 5:00 pm EST. Call **800.563.9929** or submit a request online at **www.connerstrong.com/memberadvocacy**.

## ONLINE BENEFIT RESOURCE: BENEPORTAL

BenePortal is a valuable online resource that houses all our benefit program information. It's your onestop-shop for all benefits-related information, downloads including plan summaries, detailed plan documents and much more!

You and your family can access BenePortal anytime at **www.windmillbenefits.com**.



# VOLUNTARY BENEFITS

## COMMUTER BENEFITS

Commuter benefits will continue to be administered by ConnectYourCare. The IRS allows up to **$350** per month to be deducted pre-tax from your paycheck for commuter costs, and up to **$350** per month pre-tax from your paycheck for parking costs.

## LEGAL PLAN

IDIQ will continue to administer the Voluntary Legal Plan. A legal plan will provide you access to attorneys in an affordable way. If elected, this plan is paid by employees through a bi-weekly payroll deduction of **$6.90**.

## ID THEFT & CREDIT MONITORING

IDIQ will continue to administer the ID Theft & Credit Monitoring benefits. Credit monitoring is the only automated way to keep a constant eye on your credit so you can be made aware of any changes that could signal identity theft right away. These services are prepaid through a bi-weekly payroll deduction of **$5.52.**

## VOLUNTARY COLONIAL LIFE PRODUCTS

These plans are designed to offset your elected plans and supplement any unexpected accident, sickness or hospital stay. Products available include:

- Short-Term Disability
- Life Insurance
- Accident Insurance
- Cancer/Critical Illness Insurance
- Hospital Confinement Indemnity Insurance

For more information please email **lisa@coloniallife.com** or call **856-983-9600**.

## AFLAC RESOURCES

Traditional insurance pays doctors and hospitals, Aflac pays you. That means you can use your benefits any way you like, whether it's to pay leftover medical bills or any other expenses you may have. Products available include:

- Accident
- Cancer/Specified Disease
- Hospital Confinement Indemnity
- Juvenile Life
- Short-Term Disability
- Whole or Term Life

For more information please contact your Aflac representative Bradley Schurter directly at **bradley_schurter@us.aflac.com** or call **973.713.2257**.

**For additional details on any of these benefits please reference the Benefits Guide.**

