

Open Enrollment November 1-18 2026

Review your options, make changes if needed, and take action for 2027.

- DCH Employee Benefits staff, Aflac representatives, and CAPTRUST advisors will be available to answer questions and provide assistance.
- **Aflac Enrollment:** Enroll in Accident, Critical Care, and Life Insurance with guaranteed issue coverage—no medical questions required.

What's Changing

- Medical and dental premiums are increasing 3%.
- Tobacco users will pay \$50 surcharge beginning January 1, 2027.

Bi-weekly medical and dental premiums will increase as listed below.

What Stays the Same

- No changes to benefit plans and coverage.
- Zero copay at DCH Health and Wellness Clinic.
- Annual out-of-pocket max:
 - \$6,850 per member
 - \$13,700 family.
- Routine Wellness Exams covered at 100%.

All other benefit premiums will remain the same for 2027

Category	2027 Bi-weekly Medical Premiums*	Dental
Employee	\$53.80	\$12.20
Employee +1 Child	\$151.15	\$21.75
Employee + Spouse	\$204.40	\$21.75
Employee + Children	\$220.80	\$37.75
Family	\$298.40	\$37.75

*\$50 bi-weekly surcharge for tobacco users

DCH may, at any time, in its sole discretion, modify employee benefits with or without notice.

Important Reminders:

- If you do not make any changes to your current benefit elections, then your coverage will automatically continue for 2027, except for Flexible Spending Accounts (FSAs), which require annual re-election.
- If you have a Medical or Dependent Care Flexible Spending Account (FSA), then you must select your contribution amount for 2027.
- If you are adding a spouse or dependent to your benefits, then you must provide the required eligibility documentation.
- **If you are a tobacco user, then you must complete the online tobacco cessation program by October 20, 2026, to qualify for lower medical premiums.**
- If your tobacco-use status has changed since October 1, 2025, then you must complete the tobacco declaration form by November 18, 2026.
- If you are applying for Mutual of Omaha life insurance or short- or long-term disability coverage, then you must complete the online Evidence of Insurability form and receive approval before coverage begins.

Questions?



205.333.4772



hr.benefits@dchsystem.com



Scan QR Code to access the DCH Employee Resources webpage, or visit The Loop.