



2027 Open Enrollment runs November 2nd through November 13th, 2026.

Please visit mycleguardiansbenefits.com and access the “2027 Benefit Guide” for plan information. There are no new plans for 2027.

Passive Enrollment/No Action

If you do not want to make any changes (or enroll in Flexible Spending or Dependent Care), no action is needed.

Please note: If you or your dependents have had a change in tobacco use since your last enrollment, please make those adjustments in UltiPro open enrollment in the Tobacco Attestation.

How Do I Update My 2026 Benefits Starting November 2nd?

log into Ultimate from Homeplate > Ultimate

Navigate to Menu > Myself > Benefits > Manage My Benefits > Get Started

You can also review your current benefits from Menu > Myself > Benefits > Manage My Benefits > review your current benefits.

2027 Health Insurance Premiums

Non-Tobacco Use	ACA Option 2 all-inclusive PPO 600	*GF Option 1 all-inclusive PPO 400	ACA Plan B Medical Only PPO 1000	HDHP with HSA all-inclusive
Employee Only	\$119.57	\$160.28	\$81.42	\$58.16
Employee + One	\$137.39	\$178.10	\$99.23	\$70.88
Family	\$167.93	\$208.62	\$109.40	\$78.14

**Tobacco Use	ACA Option 2 all-inclusive PPO 600	*GF Option 1 all-inclusive PPO 400	ACA Plan B Medical Only PPO 1000	HDHP with HSA all-inclusive
Employee Only	\$147.26	\$190.28	\$106.80	\$81.24
Employee + One	\$165.08	\$208.10	\$124.61	\$93.96
Family	\$195.62	\$238.62	\$134.78	\$101.22

**Option 1 is a Grandfathered plan and not available for new enrollments. Teammates currently enrolled in the Grandfathered Option 1 Plan may remain enrolled for the 2027 plan year. However, 2027 is a good opportunity to explore the other plans available. In 2028, the Option 1 Plan may no longer be offered.*

***In addition to smoking and use of tobacco products, electronic Cigarettes, “E-Cigarettes,” Vapor Cigarettes, or any device that mimics smoking is also considered tobacco use. If you or your dependents have had a change in tobacco use since your last enrollment, please make those adjustments in UltiPro open enrollment in the Tobacco Attestation.*

2027 Wellness Incentive Premium Discount

Teammates who reach gold status in the wellness rewards program by October 31, 2027, will receive a discount on their December 2027 health insurance premium. Stay tuned for the 2027 program launch!

2027 High-deductible Health Plan Updates per the IRS

2026 Plan Options: HDHP Plan

Services	In-Network	Out-of-Network
Deductible	\$3,400 individual / \$6,800 family	\$6,800 individual / \$13,600 family
Annual Out-of-Pocket Maximum	\$3,400 individual / \$6,800 family	unlimited individual / unlimited family
Coinsurance	0% after Deductible	40% after Deductible



2027 Plan Options: HDHP Plan

Services	In-Network	Out-of-Network
Deductible	\$3,500 individual / \$7,000 family	\$7,000 individual / \$14,000 family
Annual Out-of-Pocket Maximum	\$3,500 individual / \$7,000 family	unlimited individual / unlimited family
Coinsurance	0% after Deductible	40% after Deductible

2027 HSA Contributions Limits per the IRS

www.mycléguardiansbenefits.com/HSA

If enrolling or making a change to your HSA, you will be prompted to elect your HSA contribution. You will have one opportunity to change your contribution mid-year and will be notified at that time. For 2027, the IRS annual HSA contribution limits (including employer and employee) are:

- **\$4,500** for Single coverage
- **\$9,000** for 2-Person or Family coverage
- In UltiPro Open Enrollment, the employer contribution has already been subtracted, so you can confidently elect your amount without exceeding the IRS limit.
- HSA accounts do not require annual re-enrollment like the FSA plans do. If you are happy with your contribution from last year, no action is needed.

2027 HSA Employer Contributions

- **\$500** for Single coverage
- **\$1,000** for 2-Person or Family coverage
- **Note:** These contributions will be made in two lump sums: half in January, half mid-year. Employer contributions are reviewed annually and not guaranteed each year.

Thinking of enrolling in the HDHP with HSA?

Consider setting up a health plan consultation with TOBenefits@tayloroswald.com.

New HSA participants should open their HSA Bank Accounts between January 1st and January 11th. This will allow Payroll to make the first contributions on January 15th. After open enrollment, a separate email will be sent to new participants with these instructions.

2027 Flexible Spending Account Update

- Health Care FSA contribution limit: **\$3,500**

- Dependent Care FSA contribution limit: **\$7,500**
- You cannot enroll in both Health Care FSA and HSA plan. If you are currently enrolled in the FSA and wish to switch to HDHP with HSA, you must use all remaining FSA funds by 12/31/2026.
- Per the IRS, each year we must pass annual non-discrimination testing for the FSA and Dependent care plans. If you are a highly compensated employee, it is possible that your contribution may need to be reduced based on those test results. You will be contacted by end of first quarter if you are impacted.

Remember

If you want to make **ANY** changes to your health insurance, HSA, life insurance, or if you want to participate in the Flexible Spending or Dependent account for 2027 (even if you participated in 2026), you **MUST** log in to Ultimate and make your benefit elections **by November 13th at 11:59pm ET**. If you do not log into Ultimate and complete your enrollment, your benefit elections will stay the same, and you will **NOT** participate in the FSA or Dependent Care in 2027 (even if you participated in 2026). With over four hundred teammates on our health plans, we appreciate adherence to this deadline.

Domestic Partnerships

A domestic partner may be added to your health plan as a dependent after meeting several criteria. Please see Andrea Jirousek to complete the form. Teammates are subject to the imputed income tax [per the IRS](#).

Insurance Cards

Only members enrolled in the HDHP, as well as those who update their benefit elections, will receive new insurance ID cards for 2027.

Updating Beneficiaries

Update beneficiaries at any time during the year from Ultimate > Myself > Benefits > Manage My Benefits > Profile > My Beneficiaries. This is your life insurance beneficiary and does not carry over to retirement plans. A 401(k)-beneficiary change can be made any time through workplace.schwab.com.

Life Insurance

Coverage amounts and rates can be found in the UltiPro open enrollment process. Life Insurance may be purchased for self, spouse or domestic partner, and children. Evidence of Insurability may be required for additional coverage. Spouses and Children may add \$10,000 at open enrollment without an EOI. Visit mycleguardiansbenefits.com for more information. See HR for policy book.

Short-term Disability Notice

Short-term Disability is a voluntary benefit that may be purchased through Aflac with a payroll deduction. Consider being proactive when it comes to Short-term Disability, Critical Illness, Cancer plans, and more, because there are underwriting questions around pre-existing conditions. If you are currently enrolled, your plan will continue. To enroll or learn more: Contact Dave Consentino, Aflac Representative, at 216-570-7013

Troubleshooting & Questions

If too many users are accessing the UltiPro benefits system at the same time, you may see a “try again later” error or be directed to a PlanSource log in screen. Exit out and try again later. Contact HR with any questions.

Thank you!