What's New

We strongly encourage you to take action during open enrollment. Open enrollment is Nov. 3–Nov. 13.

Changes in 2027

As healthcare costs increase everywhere, we work hard to keep your medical and prescription drug costs as affordable as possible. Please note that the plan is designed to provide you and your family with the most affordable care when you use Catholic Health Providers and facilities. In most cases, services at Catholic Health Providers and facilities have no copays, coinsurance, or deductibles.

Medical plan changes:

- Changes have been made to the out-of-pocket maximums for our Medical Plan options. Please review the plan comparison charts on the pages to follow in this booklet, or on the Benefit Portal (**www.mychbenefits.org**) for more detailed information.
- For 2027, our preferred Urgent Care partners are **Catholic Health Urgent Care** and **NY Excel Urgent Care**. The copays for these urgent care facilities will not change in 2027. **There will no longer be a discounted copay for CityMD** – this facility will now fall under Tier 2.
- If your spouse is offered medical coverage by their employer, the pre-tax spousal surcharge in 2027 is **$50 per paycheck** if you cover your spouse under the Catholic Health Medical Plan (PPO, EPO, and POS options only).
- **New 2027 Anthem ID card:** Our Plan's Anthem Group Number is changing. All employees enrolled in the Medical Plan for 2027 will receive a new ID Card in the mail. You will also have access to your new ID card on the Sydney Health mobile app.
- **Under the POS and Select Plans:** the office visit maximum will increase to 60 visits per year for Physical Therapy, and 30 visits per year for Speech and Occupational Therapy.

Important select plan changes:

- Beginning in 2027, the Select Plan will change networks from the PPO Network to the **Blue Access Network**. This change will primarily impact Stony Brook providers as they are not in the Blue Access Network. If you want to stay enrolled in the Select Plan for 2027, you should check with Anthem to confirm if your existing providers remain in the Blue Access Network – you can do so online at **anthem.com**, on the Sydney Health mobile app, or calling the number on your ID card. If they are not, you might want to consider changing your plan option. If you need assistance finding an in-network provider, please contact **RENEW** at 631-465-4300
- The Select Plan will only be available to employees and dependents who reside in New York State within certain counties, including Nassau, Suffolk, Brooklyn (Kings), Queens, and Manhattan. A full list of counties can be found on the Benefit Portal. **If you reside outside of these counties:**
  - The Select Plan will not appear in the enrollment system for you.
  - If you're enrolled in the Select Plan in 2026 and do nothing during OE, you will be enrolled in the POS option effective 1/1/2027.
- There will be a copay for office visits incurred with an Anthem Tier 2 provider
- Full-time employees who are in a salary tier less than $120,000 and enroll dependents will have a paycheck contribution. (Employee-only coverage remains at $0 paycheck contribution.)

Confirm your covered dependents are eligible for benefits!

A Dependent Eligibility Verification will take place in early 2027 for all spouses and children enrolled in the Catholic Health Benefits of Caring Program. Once the verification begins, you will be required to provide documentation to verify your enrolled dependent(s) eligibility. Please start to gather the documentation now so it is available when the verification process begins.

During Open Enrollment, review your covered dependents and remove anyone who may no longer be eligible for coverage. For more information on eligibility and documentation requirements, please click on the Eligibility link on the Benefits Portal (**www.mychbenefits.org**) homepage.

Employees who have verified newly enrolled dependents within the past six months will not be included in the Dependent Eligibility Verification. If your enrolled child turned age 26 during 2026, no action is required. Age-ineligible children are removed automatically based on plan rules. If you have questions, contact the Baker Tilly Employee Benefits Center at 1-877-87MYBEN (1-877-876-9236).

Questions and answers

When does Open Enrollment start?
Open Enrollment starts on November 3, 2026 and ends on November 13, 2026.

When are my benefit changes effective?
Benefit changes made during Open Enrollment are effective January 1, 2027. Your first paycheck in January will reflect the 2027 deductions.

When are my benefit elections due?
You must enroll in benefits on the Enrollment website no later than 11:59 pm EST on November 13, 2026. All benefit-eligible employees are strongly encouraged to review their 2027 benefit elections during the Open Enrollment period to make sure their elections and enrolled dependent(s) are accurate. Late enrollment changes will not be accepted.

How can I access the Enrollment website?
Go to **www.mychbenefits.org** and click **Enroll Now**.

How do I speak with a Benefits Counselor?
Call the Employee Benefits Center at **1-877-87MYBEN** (1-877-876-9236) during Open Enrollment to speak with a Benefits Counselor.

Where can I find a rate sheet?
Rate sheets will be available beginning November 3 on the Enrollment Portal on the Benefits Portal. Visit the Enroll Now page at **www.mychbenefits.org** and log in to view 2027 benefit rates.

Where can I find more detailed benefits information than what is presented here?
The full Benefits of Caring information can be found on the Benefits Portal (**www.mychbenefits.org**).

Is enrollment required this year?
Enrollment is strongly encouraged for all employees this year. During Open Enrollment, log on to the Enrollment portal on the Enroll Now page of the Benefits Portal (**www.mychbenefits.org**) to elect your benefits for 2027.