2027 BENEFITS

WELCOME TO YOUR 2027 BENEFITS!

Open Enrollment is November 2 - November 13, 2026. Visit **Benefits.Jones.com** for more information on How to Enroll.

All employees must complete Open Enrollment to have benefits in 2027.

UMR | MEDICAL BENEFITS

+ **Good news:** Your provider networks and core medical plan design will remain unchanged for 2027, with updates only to the annual out-of-pocket maximums. Employees currently enrolled can continue using the same network and provider search tools.
  Verify your providers by scanning the QR code and searching for participating providers.
+ Deductibles and out-of-pocket maximums reset January 1, 2027.

BEFORE YOU ENROLL

Review plan costs, provider access, eligible expenses, exclusions and contacts in the full Benefits Guide.

COST PER PAYCHECK	EMPLOYEE MEDICAL COST
Employee Only	$35.91
Employee + Spouse	$181.61
Employee + Child(ren)	$148.46
Family	$207.55

Principal | DENTAL, VISION & DISCOUNTS

NEW CARRIER

+ New Dental and Vision carrier and network
+ **Dental premiums are changing** this year, and **vision premiums will be remaining the same**.
+ **Need to find an in-network provider?** Scan the QR code.
+ Employees will receive new Dental and Vision ID cards in the mail. If you have both, one card will be used for both benefits.

COST PER PAYCHECK	EMPLOYEE DENTAL COST
Employee Only	$8.75
Employee + Spouse	$16.57
Employee + Child(ren)	$18.58
Family	$27.18

Voya | FLEXIBLE SPENDING ACCOUNTS

NEW CARRIER

+ 2027 Health Care FSA limit: **$3,400**
+ 2027 Dependent Care FSA limit: **$7,500** (if single or married, filing taxes jointly) **or $3,750** (if married filing separately)
  + Pending 2027 IRS limits
+ New debit cards will be issued
+ Current participants must re-enroll during Open Enrollment

The Hartford | LIFE & INCOME PROTECTION

NEW CARRIER

WHAT'S CHANGING: LIFE & DISABILITY COVERAGE IS MOVING FROM METLIFE TO THE HARTFORD

+ **Life, Short-Term Disability (STD) and Long-Term Disability (LTD) coverage**, currently offered through MetLife, **will be offered through The Hartford beginning January 1, 2027**.
+ **Important:** This year, you can enroll in LTD and Life insurance up to the Guaranteed Issue (GI) amount of **$100,000** with no Evidence of Insurability (EOI). No health questions or medical review are required.
+ As a Hartford member, you'll also have access to added resources, including **will preparation, grief counseling, funeral planning, estate guidance and identity theft support**.
+ **Learn more about the transition: Scan the QR code** to see what's changing and how The Hartford can support you.

Benefits are subject to applicable plan documents and carrier policies.