2027 AF Group
Health and Wellbeing Benefits FAQs

For bargaining unit (BU) and non-bargaining unit (NBU) employees

This FAQ explains key 2027 health and wellbeing benefit changes and the actions AF Group employees may need to take. Unless a question identifies a specific employee group, the information applies to both BU and NBU employees. Review your applicable 2027 Open Enrollment guide and the Open Enrollment website for complete plan details.

Table of Contents

Open Enrollment and Elections 1

Medical, Dental and Vision ID Cards 2

HSA and FSA Questions 3

2027 Benefit Changes 4

The Well powered by Personify Health 5

Questions and Support 6

Open Enrollment and Elections

When is Open Enrollment for 2027 benefits?

Open Enrollment runs from November 9 through November 20, 2026. Elections take effect January 1, 2027.

Where do I make my elections?

Make your elections through Oracle Cloud HCM, as you have in prior years. Review your confirmation statement after submitting your elections to make sure your selections are correct.

What happens if I do not make an election?

Your medical, dental, vision and supplemental benefit elections will generally carry over to the 2027 option that most closely matches your 2026 election. However, contributions to a Health Savings Account (HSA), Health Care Flexible Spending Account (FSA) or Dependent Care FSA do not carry over. You must make a new annual contribution election if you want to contribute in 2027.

Do I need to provide documentation for a newly added dependent?

Yes. Required proof documents must be submitted by December 4, 2026. Review this job aid to assist with navigating to the correct area within Oracle Cloud HCM.

Where can I find plan details and decision support resources?

Visit the Open Enrollment website for 2027 benefit guides, plan information, educational resources, comparison tools, webinar information and support contacts.

Medical, Dental and Vision ID Cards

Why will I receive new medical, dental and vision ID cards if I did not change my coverage?

All AF Group employees enrolled in medical, dental or vision coverage will receive new cards for 2027 because AF Group will have new group numbers. This is an administrative change and does not, by itself, mean that you changed your coverage.

When should I begin using my new cards?

Use your new cards for services received on or after January 1, 2027. Continue using your current cards for services received through December 31, 2026.

Will the member service phone number change in 2027?

Yes. The member service phone number shown on the back of your new ID card will be different beginning January 1, 2027. Use the phone number on your current card for questions through December 31, 2026, and use the number on your new 2027 card beginning January 1.

What if my physical medical ID card has not arrived by January 1?

Physical cards may not arrive at every employee's home before January 1. You can access your virtual medical ID card through the BCBSM mobile app. Present the new 2027 card information for services received beginning January 1.

Should I discard my current cards as soon as the new cards arrive?

Keep your current cards available through December 31, 2026. After that date, securely discard the old cards and use the new 2027 cards.

HSA and FSA Questions

I am moving from a Health Care FSA to an HSA in 2027. What do I need to know?

To receive HSA contributions beginning January 1, 2027 all 2026 Health Care FSA transactions must be completed, cleared and posted before December 31, 2026. This means eligible expenses should be incurred and claims submitted early enough for HealthEquity to finish processing them before year-end. If any Health Care FSA funds or transactions remain unresolved after December 31, IRS rules require HealthEquity to hold HSA contributions until April 1, 2027.

Can I enroll in both an HSA and a Health Care FSA?

No. Employees cannot contribute to both an HSA and a Health Care FSA in the same plan year.

Will my 2026 HSA election automatically continue in 2027?

If you want to make personal HSA contributions in 2027, you must make a new annual contribution election during Open Enrollment. You must also be enrolled in the Simply Blue HSA medical plan and otherwise be eligible to contribute.

What are the 2027 HSA contribution limits?

The 2027 annual limit is $4,500 for individual coverage and $9,000 for family coverage. Employees age 55 or older may make an additional $1,000 catch-up contribution. These limits include both employee and employer contributions, so subtract the employer contribution shown in your booklet when determining the maximum amount you may elect.

Can I contribute to an HSA if I am enrolled in Medicare?

Medicare enrollment makes an individual ineligible to contribute to an HSA. If you are enrolled in Medicare or expect to enroll during 2027, review your medical plan options and the available HSA and Medicare education before making an election.

Will my Health Care FSA or Dependent Care FSA election automatically continue?

You must make a new annual election for either account. The 2027 Health Care FSA contribution limit is $3,400. The 2027 Dependent Care FSA contribution limit is $7,500.

I am enrolled in a FSA for 2026 and plan to enroll in a FSA again for 2027. When do I need to use my 2026 funds so I do not forfeit them?

Eligible expenses must be incurred before January 1, 2027 and claims for those eligible 2026 expenses must be submitted by March 1, 2027 run out period. Any remaining 2026 funds that are not used for eligible expenses incurred before January 1, 2027 and submitted by March 1, 2027 will be forfeited.

If I am currently enrolled in an HSA or FSA, will I receive a new debit card for 2027, or can I continue using my current card?

You will receive a new HealthEquity debit card for 2027 because AF Group's spending accounts are moving to a standalone account structure. Continue using your current card for eligible 2026 expenses through December 31, 2026. Beginning January 1, 2027, use your new card for eligible expenses incurred under your 2027 HSA or FSA. Follow the activation instructions included with the new card before using it.

2027 Benefit Changes

Are the 2027 changes the same for BU and NBU employees?

No. Some changes apply only to a specific employee group. Use the applicable benefit guides and rate information for your population.

What medical plan change applies specifically to AF Group BU employees?

For the Simply Blue HSA plan, the 2027 in-network deductible increases to $1,750 for individual coverage and $3,500 for family coverage. Out-of-network deductibles also

increase. These changes are required to maintain the plan's HSA eligibility under IRS high-deductible health plan rules.

What should AF Group NBU employees know about medical contributions?

NBU medical payroll contributions will increase in 2027, although the core PPO and HSA plan designs remain aligned with the 2026 offerings. The amount of the increase depends on the plan, coverage tier and employment level. Review the NBU rate tables for the amount that applies to you. Dental and vision premiums and employer HSA contributions remain unchanged.

The Well powered by Personify Health

Will The Well powered by Personify Health continue to be available to AF Group employees in 2027?

Yes. AF Group will move to a standalone Personify Health program effective January 1, 2027. The transition is being timed with the new program year to reduce disruption.

Will I use the same Personify Health link in 2027?

A new AF Group enrollment link is being created for the standalone program. Employees who are already enrolled will not need to enroll again, but they may be directed to sign in through the new AF Group link. The final link and launch instructions will be communicated before January 1, 2027.

Will my Personify Health information carry over to the new standalone AF Group The Well Program?

Personify Health has indicated that biometric data, device activity, rewards history, earned and unredeemed Rewards Cash, Healthy Habits, in-progress Journeys and certain other platform activity will carry over. Annual program points will reset with the new program year, as they normally do. You may need to sign in to the mobile app once after the migration so the app can refresh your organization-specific content.

What information will not carry over to the new standalone AF Group The Well Program?

Annual program points, friends lists, custom groups, Health Check data and scores, and custom survey data will not carry over to the new standalone AF Group program. Annual

points will reset as they normally do at the start of the program year on January 1, 2027. Employees will need to re-create their friends lists and groups after the migration.

When should I submit my Physician Qualification Form and complete activities for 2026?

Employees should submit their verified biometric screening form and complete activities **before December 14, 2026**. Submit the form early enough to allow time for processing, and confirm that the completed activity is reflected in your Personify Health account.

Migration of data to the new standalone program will begin on December 14, 2026. After the migration, you may need to sign in to the mobile app once to refresh the content associated with the new AF Group program. The transition is expected to be completed before the new program year begins January 1, 2027.

Are there any changes to the points awarded for activities completed in 2027?

In 2027, NBU employees can earn 2,000 points for completing and submitting the verified biometric screening form, plus 1,000 points for each monthly coaching session completed. Points for BU employee activities remain unchanged.

Should I expect any new Personify Health features in 2027?

No. All Personify Health features will remain the same in 2027.

Questions and Support

Where should I go if I still have questions?

Start with the Open Enrollment website and the 2027 benefit guide for your employee group. You may also contact Health and Wellbeing Benefits at 517-708-5400 or submit a request through the HR Help Desk at HRRequest@emergentholdings.com.