

2027 BENEFITS OPEN ENROLLMENT



Your Benefits. Your Choice.

Open Enrollment Announcements

Important information to be aware of

- No significant changes to carriers or plan designs for 2027
- Alignment of benefit eligibility offerings across various employee groups
- NEW: Cigna platform change
 - Policy and member ID numbers for 2027; All employees enrolled effective 1/1/2027 will be mailed new ID cards
- UPDATES: IRS indexed maximum changes
 - HSAs available and updated
 - FSAs (Healthcare, Dependent Care and Commuter), and 401(k) limits are pending



Healthcare Costs Explained

Healthcare in the United States is getting more expensive, and costs are rising faster than ever. Here are five main reasons why healthcare costs are increasing.

ADVANCED RX DRUGS

In 2024, the U.S. spent about \$805 billion on prescription drugs, about 10% more than in 2023. A big part of this increase was due to the high demand for specialty medications like GLP-1s for weight loss and diabetes, as well as costly new treatments for rare genetic diseases. Drug prices often go up because of the high costs of research, marketing, and drug company profits.



HIGH-COST CLAIMS

The number of medical claims exceeding \$1 million has increased by 61% since 2021. New medical technology and drugs can treat rare or advanced diseases. Still, these expensive treatments drive up health insurance premiums and overall healthcare spending, putting financial pressure on both insurers and employers.

What can you do?

Higher healthcare costs aren't just simple numbers; they affect how much money you have to save and spend on everyday expenses. Here are three things you can do to help lower your out-of-pocket costs.

Ask questions about your treatment options.

Use network providers, generic drugs, and telehealth visits as appropriate.

Keep up with preventive care visits and practice healthy habits.

CANCER

Cancer is the second leading cause of death globally, claiming over 10 million lives annually. In the U.S., cancer-related healthcare costs are expected to reach \$222 billion in 2025. Many cancer medications cost more than \$200,000 per year. These high-priced drugs now account for 44% of all new medicines released.



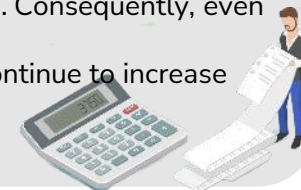
CHRONIC CONDITIONS

Around 90% of US healthcare spending is on chronic health conditions such as obesity, high blood pressure, diabetes, mental health, and related conditions. More than 40% of U.S. adults have two or more chronic health conditions. People with chronic conditions tend to need more healthcare services, leading to higher overall costs.



HOSPITAL FEES

Labor shortages, reduced competition from mergers, and rising operating costs have given hospitals more leverage in negotiating fees with insurance carriers. Consequently, even with negotiated discounts, the final prices continue to increase and are ultimately passed on to employers and health plan members.



What is Open Enrollment?

Open Enrollment In Workday

- October 26 – November 4, 2026

Annual Opportunity

- Enroll or make changes for 2027
- Changes after Open Enrollment will require a QLE

Active OE – Enrollment Required

- Medical, HSA and FSA elections will not carry over into 2027
- Review all elections, dependent and beneficiaries



Qualifying Life Events (QLE)

What Is A QLE?

- A life event that allows a benefit change outside of OE
- Requests must be made within 30 days of the events effective date
- Supporting documentation of the event is required for approval and processing

Common Examples

- Marriage, Divorce or change in Domestic Partnership
- Birth or Adoption
- Death
- Gain or loss of coverage elsewhere
- Medicare eligibility/enrollment



Who's Eligible For Benefits?

Employees

- Regular and SCA employees have access to same benefit plans;
 - Medical, Dental, and Vision rates differ
- Full-time employees working 30 or more hours per week
- Part-time employees working 29 or less hours per week
 - Part-time employees have access to additional voluntary benefits in 2027

Dependents

- Spouse or domestic partner
- Biological, adopted or stepchildren up to age 26
- Domestic partner's children are eligible up to age 26
- Disabled dependent children who meet requirements

Medical Plans

Changes for 2027

Carrier: Cigna

Available Plans: OAP 500, OAP 1000, and HDHP 3000

- NEW - Migration of Cigna platforms
 - New Policy and Member ID numbers will be issued; One-time mailing of ID Cards will occur for coverage elected 1/1/2027
- HDHP 3000 deductible updated per 2027 IRS requirements
- Rate increase (approx. 5.5%)
- Must re-elect coverage for 2027 plan year

ELIGIBLE EMPLOYEES: Regular Full-time and SCA Full-time



Medical Plan Comparison*

	Cigna OAP 500	Cigna OAP 1000	Cigna HDHP 3000
Annual Deductible	Individual: \$500 Family: \$1,000	Individual: \$1,000 Family: \$3,000	Individual: \$3,000 Family: \$6,000
Annual Out-of-Pocket Maximum	Individual: \$6,000 Family: \$12,000	Individual: \$6,000 Family: \$12,000	Individual: \$6,550 Family: \$13,100
Primary Office Visit	\$40	\$30	20% after deductible
Specialist Office Visit	\$80	\$60	20% after deductible
Emergency Room	\$500	\$500	20% after deductible
Outpatient / Inpatient	0% after deductible	20% after deductible	20% after deductible
Generic Rx	\$15	\$15	20% after deductible
Preferred Brand Rx	\$35	\$35	20% after deductible
Non-Preferred Brand Rx	\$60	\$60	20% after deductible

*In-network amounts only — refer to your summary plan description or ddc.mybenefits.life for full plan details.
Individual Deductible within a Family is \$3,500 for the Cigna HDHP 3000 plan

Getting More Value from Your Medical Plan

Stay In Network

In-network providers have negotiated rates with Cigna, which can lower what you and the plan pays. Confirm both the provider and facility are in network before care.

Use Preventive Care

Recommended preventive care can identify concerns earlier, before they become more serious or costly. Ask how tests and services will be billed.

Choose The Right Care

Use virtual or primary care for routine needs, urgent care for prompt non-emergency needs, and the emergency room for life-threatening conditions.

Save on Rx

Ask about generic alternatives, review the covered drug list, and consider 90-day supplies for maintenance medications.

Hinge Health

Conquer back and joint pain without drugs or surgery through Hinge Health

- A digital MSK solution providing a non-surgical approach for joint and muscle pain through virtual exercise therapy and complete clinical care team
- A clinical care team comprised of a physical therapist and health coach to help you meet your goals
- Exercise therapy that addresses the whole body, tailored to your unique needs
- Advanced motion tracking technology that provides real-time feedback and movement analysis
- Wearable device that calms MSK pain in minutes so you can get moving



Learn More

hingehealth.com/for-individuals

(855) 902-2777

Sign up at the above website to receive an email reminder to register on January 1.

Free for employees and their dependents who are covered by a DDC Cigna medical plan. Members must be 18+ to join.



Dental Plans

No changes for 2027

Carrier: Ameritas

Available Plans: Base and Buy-up

- No plan design or rate changes
- Current elections will rollover into 2027

Note: Only the Buy-up includes orthodontia coverage

ELIGIBLE EMPLOYEES: Regular Full-time and SCA Full-time

Dental Plan Comparison*

	Ameritas Dental Base Plan	Ameritas Dental Buy-up Plan
Annual Deductible	Individual: \$50 Family: \$150	Individual: \$50 Family: \$150
Annual Plan Max	\$2,000	\$2,500
Diagnostic & Preventive	0%	0%
Basic Services	20% after deductible	20% after deductible
Major Services	50% after deductible	50% after deductible
Orthodontia	Not Covered	50% \$1,500 lifetime max Child and Adult
Carryover Benefit	During each benefit year, if a member has at least one dental claim and their total dental claims are \$750 or less, \$400 will automatically carry over to the next year's annual maximum. If a member only sees in-network dentists during the plan year, they will earn an additional \$200 in carryover benefit. Each covered family member receives their own carryover benefit. The maximum amount of carryover benefit you can accumulate is \$1,200.	
Fusion Benefit	If you don't use the full dental annual plan maximum in any given plan year, you can apply up to \$100 to help pay for vision expenses such as eye exams, glasses, or contacts.	

*In-network amounts only — refer to your summary plan description or ddc.mybenefits.life for full plan details.

Vision Plans

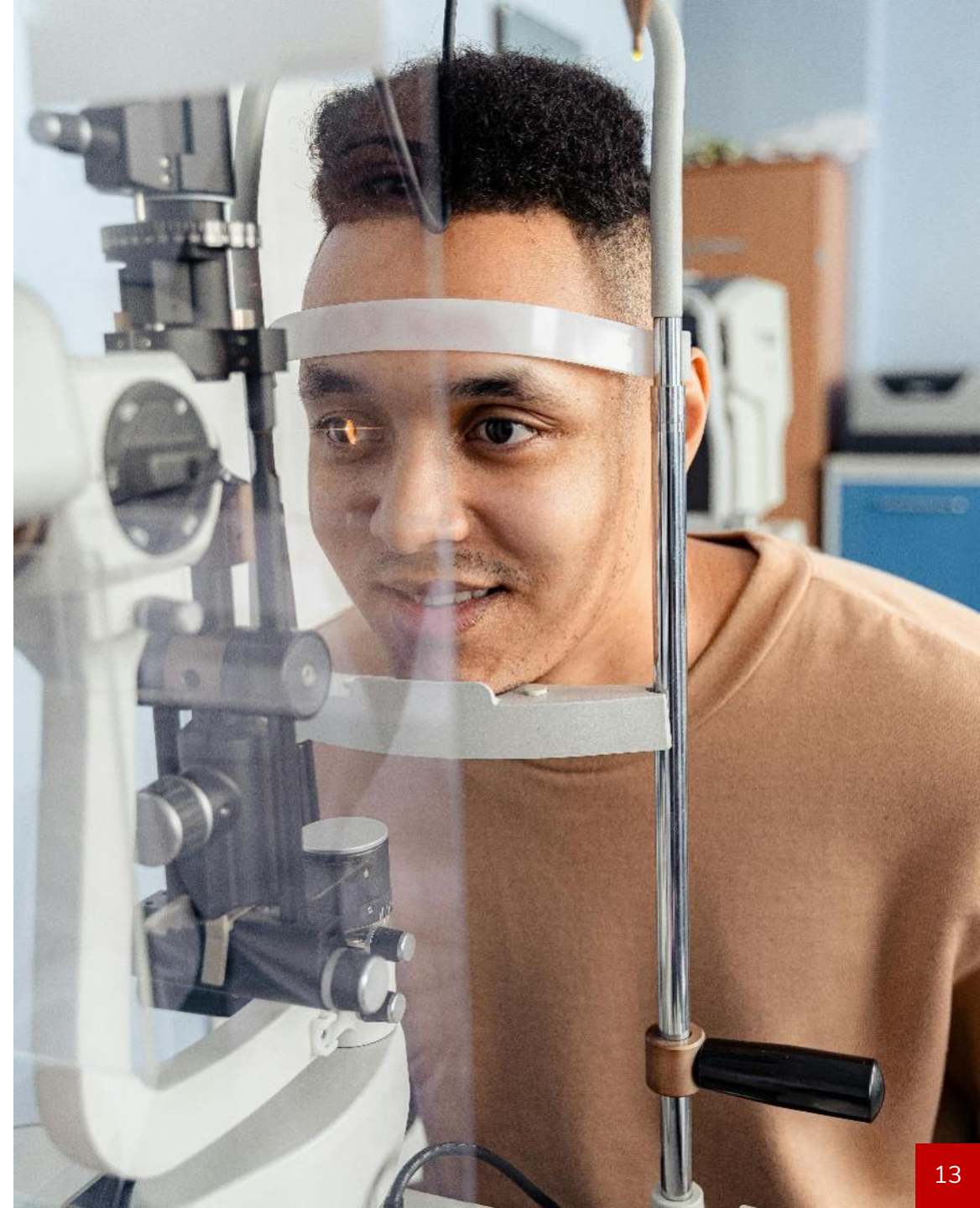
No changes for 2027

Carrier: Ameritas

Available Networks: VSP Choice and EyeMed Insight

- No plan design or rate changes
- Current elections will rollover into 2027

ELIGIBLE EMPLOYEES: Regular Full-time and SCA Full-time



Vision Plan Comparison*

Employees choose between the two vision networks. Whichever network you choose will be the network for both you and any covered dependents for that plan year.

		Ameritas VSP Vision Plan VSP Choice Network	Ameritas EyeMed Vision Plan EyeMed Insight Network
Exam Copay	Coverage	\$20	\$20
	Frequency	1 per 12 months	1 per 12 months
Materials Copay	Coverage	\$20	\$20
Frames	Coverage	Covered in full up to \$130 after \$20 materials copay + 20% off remaining balance	Covered in full up to \$130 after \$20 materials copay + 20% off remaining balance
	Frequency	1 per 12 months	1 per 12 months
Lenses	Coverage	Single Vision: 100% after \$20 materials copay Bifocal: 100% after \$20 materials copay Trifocal: 100% after \$20 materials copay	Single Vision: 100% after \$20 materials copay Bifocal: 100% after \$20 materials copay Trifocal: 100% after \$20 materials copay
	Frequency	1 per 12 months	1 per 12 months
Contacts	Coverage	Covered in full up to \$130 (instead of eyeglasses)	Covered in full up to \$130 + 15% off remaining balance (instead of eyeglasses)
	Frequency	1 per 12 months	1 per 12 months

*In-network amounts only — refer to your summary plan description or ddc.mybenefits.life for full plan details.



Flexible Spending Accounts (FSA)

No changes for 2027

Carrier: UMB

Available Plans: Healthcare, Limited Purpose, Dependent Care, Transit, and Commuter

- No plan design changes
- Pending 2027 IRS limits and rollover amounts
- Must re-elect coverage for 2027 plan year

HEALTHCARE FSA

- Use pre-tax funds on eligible healthcare expenses
Examples: office visits, lab tests, dental and vision care, prescriptions, over-the-counter medicines
- Must NOT be enrolled in a HDHP; Pairs well with DDC's OAP 500 and OAP 1000 plans
- Use it or lose it; subject to rollover provision
- Funds available on the first of the plan year
- 2027 IRS limit and rollover amounts pending*
- Must re-elect to participate in the 2027 plan year

LIMITED PURPOSE FSA

- Use pre-tax funds on eligible dental and vision expenses ONLY
- MUST be enrolled in a HDHP; Pairs well with DDC's HDHP 3000 plan
- Use it or lose it; subject to rollover provision
- Funds available on the first of the plan year
- 2027 IRS limit and rollover amounts pending*
- Must re-elect to participate in the 2027 plan year

*The 2027 IRS contribution limit has not been released yet but is projected to increase to \$3,500 and the rollover limit is projected to increase to \$700

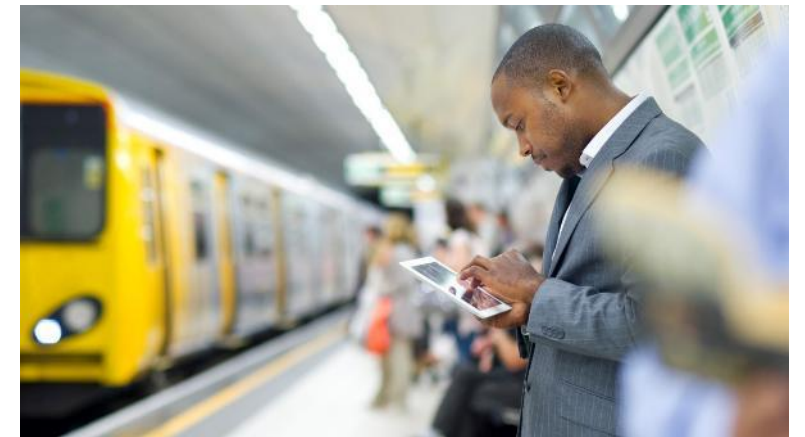
Dependent Care FSA

- Use pre-tax funds on eligible dependent care expenses
 - Examples: Preschool, daycare, before/after school programs, summer camp
- May only be used on children under 13 and/or adult dependents who need day care
- Use it or lose it; no rollover provision
- Funds available as you contribute via payroll through out the year
- 2027 IRS limit is \$7,500*
- Must re-elect to participate in the 2027 plan year

*The 2027 IRS contribution limit has not been released yet but there is no projected increase.

Parking & Transit FSA

- Use pre-tax contributions for parking or transit expenses
- May only be used on qualified work-related expenses
- Contributions rollover month to month
- Funds available as you contribute via payroll through out the year
- 2027 IRS limit and rollover amounts pending*
- Must re-elect to participate in the 2027 plan year



*The 2027 IRS contribution limit has not been released yet but is projected to increase to \$350

Health Savings Account (HSA)

Changes for 2027

Carrier: Fidelity

Available Plans: Health Savings Account

- Increased 2027 IRS limits
- 2027 DDC Employer Contribution (no change)
- Must re-elect coverage for 2027 plan year

ELIGIBLE EMPLOYEES: Regular Full-time and SCA Full-time



Health Savings Account (HSA)

- Use pre-tax funds on eligible healthcare expenses
 - Examples: office visits, lab tests, dental and vision care, prescriptions, over-the-counter medicines
- MUST be enrolled in DDC's HDHP 3000 plan
- Your money fully vested; Rollover year over year; No cap on the account balance
- Funds available as you contribute via payroll through out the year
- Must re-elect to contribute your funds during 2027 plan year



Health Savings Account (HSA)

2027 IRS Limits

- Individual Coverage: \$4,500 per year
- Family Coverage: \$9,000 per year
- Catch-up (55+): Additional \$1,000 per year

2027 DDC Employer Contribution* (no change)

- Individual Coverage: \$1,200 per year
- Family Coverage: \$1,400 per year

*DDC contributions are made on a per pay period basis. In order to be eligible for the full annual amount you must be enrolled in the Cigna HDHP 3000 plan the entire 2027 plan year.

NEW Workday Election:

To receive the DDC Employer Contribution, participants will be required to elect the Health Savings Account in Workday. Even if you don't wish to contribute your own funds to the account, you will have the option to enter \$0 employee contributions.

Enrolling in the HSA account will serve as your attestation that you are eligible to receive funding. Failure to enroll in the HSA benefit will result in missed employer contributions for the 2027 plan year.

401(k) Retirement

Changes for 2027

Carrier: Fidelity

Available Plans: 401(k), 401(k) Roth, and Catch-up

- NEW expanded eligibility
- Pending 2027 IRS limits
- DDC Employer Contribution - no change

ELIGIBLE EMPLOYEES: ALL DDC Employees



401(k) Retirement

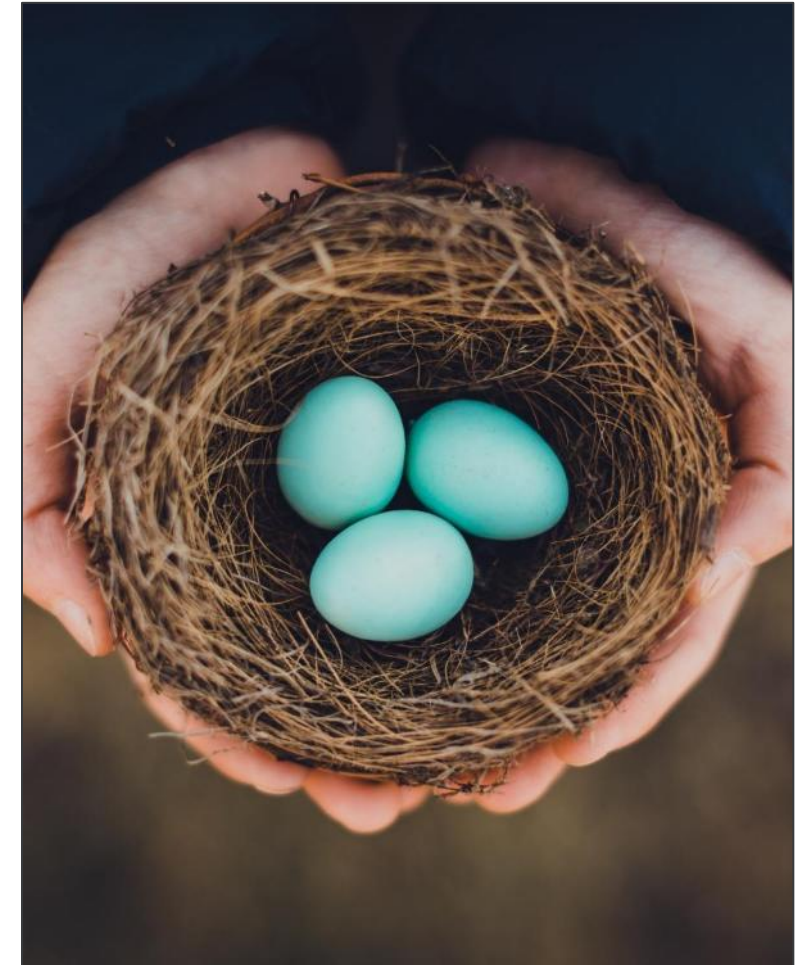
2027 IRS Limits*

- Contribute up to \$24,500 per year
- Plus an extra \$8,000 between the ages of 50-59 or 64+
- Or an extra \$11,250 between ages 60-63

2027 DDC Employer Contribution (no change)

- 100% of the first 3% that you set aside
- 50% of the next 2% that you set aside

Don't forget to review your deferrals and beneficiaries!



*The 2027 IRS contribution limit has not been released yet but is projected to increase to \$25,500 and the catch-up contribution limits are projected to increase to \$8,500 for those ages 50 to 59 or 64+ and to \$11,750 for those ages 60 to 63



Basic Life and AD&D

Changes for 2027

Carrier: The Hartford

Available Plans: \$150,000 Basic Life and \$150,000 Basic AD&D

- NEW expanded eligibility
- No plan design or rate changes

Note: Age reduction begins at age 65. Also, coverage over \$50,000 creates imputed income. To waive additional coverage, reach out to the Benefits Team.

ELIGIBLE EMPLOYEES: ALL DDC Employees

Disability Insurance

No changes for 2027

Carrier: The Hartford

Available Plans: Short-Term and Long-Term Disability

- No plan design changes

ELIGIBLE EMPLOYEES: Regular Full-time and SCA Full-time



Disability Insurance

SHORT-TERM DISABILITY

- Income replacement for limited-duration issues
 - Prolonged illness or injury
 - Surgery and recovery time
 - Pregnancy issues and childbirth recovery
- 60% per week, up to a maximum of \$3,000 per week
- Benefits begin after seven (7) consecutive days of an illness, injury or disability
- Benefits payable for up to 13 weeks (based on first day you are disabled)

LONG-TERM DISABILITY

- Income replacement for longer-duration issues
- 60% per week, up to a maximum of \$10,000 per month
- Benefits begin after 90 days of disability
- Benefits payable up to your normal Social Security Retirement Age if disabled prior to age 63 (see plan document for benefit duration details for age 63 and older)



Voluntary Life and AD&D

Changes for 2027

Carrier: The Hartford

Available Plans: Employee Life, Employee AD&D, Spouse Life, Spouse AD&D, Child Life, and Child AD&D

- NEW expanded eligibility
- No plan design or rate changes

ELIGIBLE EMPLOYEES: ALL DDC Employees

Voluntary Life and AD&D

EMPLOYEE	SPOUSE	CHILD(REN)
• May elect \$10,000 increments, up to 5x earnings or \$500,000 • Guaranteed issue of \$150,000 upon initial eligibility • Any increase to current level of coverage requires completion of EOI	• May elect \$5,000 increments, up to 50% employees benefit or \$100,000 • Employee coverage must be in effect to participate in the Spouse plan • Guaranteed issue of \$50,00 upon initial eligibility • Any increase to current level of coverage requires completion of EOI	• May elect a flat-amount \$10,000 • Employee coverage must be in effect to participate in the Child plan • EOI never required on Child coverage

*Approval of claims is subject to the Hartford's underwriting guidelines and decision-making process

Supplemental Health

Changes for 2027

Carrier: The Hartford

Available Plans: Accident (Base and Buy-up), Hospital Indemnity (Base and Buy-up), Critical Illness (Employee, Spouse, and Child(ren))

- NEW expanded eligibility
- No plan design or rate changes

ELIGIBLE EMPLOYEES: ALL DDC Employees



Accident

Provides benefits for a wide range of common injuries and services.

Examples:

- Broken bones
- Burns
- Emergency Room Visits
- Concussions
- Eye injuries
- Hospitalization
- Lacerations
- Physical therapy

\$100 Health Screening Benefit Per Person, Per Year – Payable for preventive screenings and immunizations

Benefits paid by The Hartford Accident Base Plan

Ambulance	\$300
Emergency Room	\$250
Major Diagnostic Testing	\$300
Concussion	\$200
Physician Follow-up Treatment	\$50
Organized Sports Rider	25% Increase
Total	\$1,375

Benefits paid by The Hartford Accident Buy-up Plan

Ambulance	\$400
Emergency Room	\$500
Major Diagnostic Testing	\$500
Concussion	\$250
Physician Follow-up Treatment	\$150
Organized Sports Rider	25% Increase
Total	\$2,250

Hospital Indemnity

Provides benefits for hospital admission and stays to enhance your current medical coverage

Examples:

- Hospital Admission
- Hospital Confinement
- Hospital ICU Confinement

\$50 Health Screening Benefit Per Person, Per Year – Payable for preventive screenings

Benefits paid by The Hartford Hospital Indemnity Base Plan

Hospital Admission	\$1,000
Hospital Confinement (2 days)	\$300
Newborn Routine Hospital Care	\$150
Total	\$1,450

Benefits paid by The Hartford Hospital Indemnity Buy-up Plan

Hospital Admission	\$2,000
Hospital Confinement (2 days)	\$300
Newborn Routine Hospital Care	\$150
Total	\$2,450

Critical Illness

- Provides benefits for serious illness such as cancer, heart attack, stroke, dementia and severe infectious disease
- Lump-sum benefit immediately upon diagnosis of covered condition

EMPLOYEE

- May elect \$10,000, \$20,000 or \$30,000 in coverage

SPOUSE & CHILD(REN)

May elect \$5,000, \$10,000 or \$15,000 in coverage, up to 50% of employees benefits

Employee coverage must be in effect to participate in the dependent plan



\$50 Health Screening Benefit Per Person, Per Year – Payable for preventive screenings

Whole Life

Changes for 2027

Carrier: MassMutual

Available Plans: Whole Life options

- NEW expanded eligibility

Note: To enroll, make changes, update beneficiaries, or obtain additional information, please contact:

Matt Lucas @ 215-421-3370

Matthew_Lucas@us.aflac.com

ELIGIBLE EMPLOYEES: ALL DDC Employees

Tricare Supplemental

Changes for 2027

Carrier: Selman

- NEW expanded eligibility
- Continues to supplement all 3 **retiree** TRICARE plans (PRIME, Select, Retired Reserve)

*Note: **NOT** applicable for those under active duty, guard or reserve*

ELIGIBLE EMPLOYEES: ALL DDC Employees



Getting More Value From Your Benefits

LifeBalance

LifeBalance works like an online coupon book, offering discounts at thousands of participating businesses nationwide, such as:

- Fitness studios
- Online retailers
- Sporting goods stores
- Movie theatres
- Hotels
- Ski resorts
- Pet benefits

Website: DDC.LifeBalanceProgram.com

Employee Assistance Program

The Ability Assist EAP through the Hartford is free for you and your household members.

- Help with emotional health, substance use disorder, parenting/childcare needs, financial coaching, legal consultation, and eldercare resources
- In-person or video counseling for short-term issues; up to 3 visits per occurrence per year
- Unlimited phone access 24/7 and unlimited access to website resources

Website: guidanceresources.com

Phone: (800) 964-3577

Turning 65? Understand Your Medicare Options

Choosing the right healthcare option is an important decision when you reach age 65

- No-cost service for you, family members, and friends
- Alliant Medicare Solutions Premier can help you with:
 - Your Medicare plan options
 - How Medicare works with your existing coverage
 - Enrolling for Medicare



Give us a call!
(877) 638-1413



Alliant Benefit Resources

DDC.MYBENEFITS.LIFE

All your benefits information in one place-at home, at work, or on the go

- 2026 and 2027 Benefit Guides
- Plans documents and summaries
- Carrier/vendor contact information
- Enrollment information and Workday links

Website: [DDC.MyBenefits.Life](https://ddc.mybenefits.life)

Alliant's Benefit Advocate

Get help from an Alliant Benefit Advocate

- General benefit questions
- Eligibility and coverage changes
- Finding an in-network provider
- Claim or billing issues

Email: benefitsupport@alliant.com

Phone: (800) 489-1390

Key Take Aways:

- Eligibility: Expanded across DDC's entire Benefit offering
- Medical:
 - Increased rates for Medical in 2027
 - Cigna to mail ID cards
 - Verify dependent eligibility
- Must re-elect Medical, FSA and HSA enrollments for 2027; current elections will NOT rollover
- New requirement to enroll in the Health Savings Account plan to receive employer contributions in 2027

**Complete your Open Enrollment between
October 26 – November 4**

