2027 Benefits Open Enrollment

Frequently Asked Questions

GENERAL	
_QUESTION	_ANSWER
Do I need to re-enter my benefit elections if I want to keep the same coverage?	Yes. Open Enrollment is mandatory, and employees must actively elect their 2027 benefits in Workday from **November 2–15, 2026**. Current elections will not automatically carry over. Employer-paid benefits will continue automatically.
How do I access Workday?	How you access Workday can vary based on your employee group. Please view the job aids on the 2027 Open Enrollment Resource page for assistance.
I don't have the option to add my dependents; I only see the single coverage option.	When electing plans in Workday, adding dependents is the last step. Job aids are available on the 2027 Open Enrollment Resource page.
If my spouse loses/drops coverage for benefits mid-year, is that considered a qualifying event to be able to enroll in benefits with AV?	Yes, dependent losing other coverage is a qualifying life event to enroll in AV benefits. Employees have 30 days from the event date to enroll or make changes and must contact AVBenefits@avinc.com to initiate.
What documents do I need to provide to verify my dependents?	Please review the detailed list of acceptable documents in the benefits guidebook.
Do I need to provide dependent verification documents if my dependent is already enrolled in my current benefit plan?	No, if the dependent is already enrolled and previously verified, you do not need to reverify. Supporting documentation will be required for all newly added dependents. You should expect to receive a letter from Dependent Specialists Inc (DSI) by Mid- December with additional information. Dependents that are not verified will be removed from plans retroactively. A full list of acceptable verification documents can be found in the 2027 Benefits Guide.
Will Workday require the dependent verification documents automatically?	No, a letter will be sent from Dependent Specialist, Inc. (DSI) about 30 days after enrollment asking to submit documentation to verify newly added dependents.
If two married employees work for AV, does AV require them to enroll as Employee + Spouse or can they both enroll as Employee only for the $0.00 premium?	We encourage married employees to enroll in employee only coverages. The premiums favor Employee only vs. Employee + Spouse.

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_QUESTION	_ANSWER
My baby is due next year. Would I select a spousal plan now and utilize a life changing event to select a family plan? If so, when do I initiate the life changing event (30 days prior to birth or 30 within days after birth).	You are able to enroll baby once the baby has been born. You will initiate the life change event by contacting AVBenefits@avinc.com within 30 days after your baby being born.
If two married employees work for AV, does it make sense for them both get coverage for the same child, like would you even be able to use the 2nd plan to as a secondary insurance?	Children of two married AV employees can only be covered by one parent.

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MEDICAL	
QUESTION	ANSWER
Are the Anthem Blue Cross medical plan deductibles embedded or aggregate?	The deductibles are embedded. You must pay all costs from providers up to the deductible amount before the plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. Please note, if you are enrolled in the Enhanced HDHP medical plan with dependents, per IRS guidelines, you will have to meet your individual deductible within the Family deductible which is $3,500 for the 2027 plan year.
Are the Anthem High-Deductible Health Plans (HDHPs) Health Savings Account (HSA)-qualified per the IRS?	Yes. Both the Enhanced HDHP and base HDHP are considered HSA-qualified per IRS guidelines. Please review the 2027 Benefits Guide for further details on Individual, Individual within a Family, and Family deductibles.
Can employees and dependents enroll in different AV medical plans?	No. Covered dependents must be enrolled in the same AV medical plan selected by the employee.
Will employees receive new medical ID cards?	Yes. New cards are expected around mid-December. Allied will issue cards for employees enrolled in Anthem medical coverage and UHC will issue cards for employees in New Mexico.
Do pharmacy costs count toward my deductible and out-of-pocket expense in Anthem PPO and HDHP plans?	Prescriptions do count towards your out-of-pocket max on the PPO and PPO Enhanced plans. Prescriptions count towards both your deductible and out of pocket max on the HDHP and the HDHP Enhanced plans.
Is telemedicine open to all including those on HDHP plan?	Yes, the Anthem LiveHealth Online plan is available to those enrolled in an Anthem medical plan at no additional cost.
Will there be any coverage for weight loss medication like Wegovy or Zepbound?	Weight loss GLP-1s will not be covered under the plan. GLP-1s prescribed for diabetes treatment will be covered, with prior authorization.
Who is Allied?	We are partnering with Allied as our Third-Party Administrator for effective 1/1/ 2027. Allied provides centralized support for claims, explanations of benefits, ID cards, provider searches and care navigation for Anthem plans.
Will CVS Caremark continue to manage prescription benefits?	Yes. CVS Caremark will remain the prescription benefit provider for Anthem plans.

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HEALTH SAVINGS & FLEXIBLE SPENDING ACCOUNTS	
_QUESTION	_ANSWER
What are the 2027 HSA contribution limits?	The 2027 limits are $4,500 for employee-only coverage and $9,000 for family coverage. Eligible participants age 55 or older may contribute an additional $1,000.
Are the HSA monies that rollover included in the annual limit?	HSA funds rolled over from one year to another do not counts toward the annual HSA contribution limits.
Can I front load the HSA, if I choose the HDHP?	Workday divides the elected amount over 26 payroll periods.
Can I begin contributing to an FSA during the current plan year if I did not enroll previously?	No. Employees who did not enroll for 2026 should elect an FSA during the next Open Enrollment period for the 2027 plan year.
I plan to have a PPO plan and my spouse will have a HDHP plan though their employer. I believe this makes me ineligible for an FSA per IRS rules. Can I sign up for the limited purpose FSA?	In order to be eligible for a limited purpose FSA, you need to be enrolled into an HDHP plan. Your spouse would be eligible to participate in the limited purpose FSA if they are enrolled in an HDHP with their employer.
Is the total 2027 contribution value available on January 1st even before the full years' worth of contributions?	The elected amount for Healthcare FSA and Limited Purpose FSA funds are available January 1. Dependent Care FSA can only claim amount currently deposited in account.
Why is an HSA not available with the PPO plan?	HSA eligibility is determined by IRS rules. Employees enrolled in a PPO plan may be eligible for a healthcare FSA, while HSAs are generally available only to employees enrolled in a qualified high-deductible health plan.
Can you stop FSA contributions outside of enrollment periods?	Unless an employee experiences a qualifying life event, FSA cannot stop or change. This is an IRS rule.
Can the LPFSA roll over unused funds from 2027 to 2028?	No, FSA plans are not available for rollover. AV's FSA plans have a grace period. An FSA grace period allows member to incur eligible claims in the first 75 days (until March 15) to use the previous year funds.

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DENTAL	
_QUESTION	_ANSWER
Can I enroll in a dental plan without enrolling in a medical plan?	Yes.
Are employee and spouse (two adults) able to take advantage of adult orthodontia with Guardian Dental High plan? Wording on the slide shows Child or Adult and Child?	Yes, anyone enrolled in the Dental Buy-Up plan is eligible for the orthodontia benefit.
Does the plan cover dental implants?	Yes, please view the Guardian Dental section of the Benefits Guide. Implants fall under Major Services. Coverage depends on which dental plan the employee enrolls in.
Are there any changes to the dental plans?	Yes, the dental buy up plan will have an increased annual maximum benefit and increased orthodontia allowance in 2027.
If I'm currently in the middle of braces or other dental work in this plan year will that transition to the new dental plan?	For any members currently receiving orthodontia treatment, coordination of benefits can apply.

VISION	
_QUESTION	_ANSWER
Can I enroll in a vision plan without enrolling in a medical plan?	Yes.
How many sets of prescription glasses am I able to receive every year?	Frames are covered every 24 months and lenses every 12 months.

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LIFE INSURANCE	
_QUESTION	_ANSWER
Can I only update my Life insurance beneficiaries during open enrollment?	No, life insurance beneficiaries can be updated at anytime however, open enrollment is a great time to ensure the appropriate beneficiaries are in place.
Are the Voluntary Life and AD&D grouped together so that if an employee enrolls in $100K of voluntary life they also have $100K of AD&D automatically?	Voluntary Life and Voluntary AD&D are two separate elections. If an employee would like Voluntary AD&D, they need to elect it. The amount of Voluntary AD&D must be equal to the amount of Voluntary Life. They cannot elect different amounts of Voluntary Life and Voluntary AD&D. Employees can choose to elect Voluntary Life and not AD&D but cannot elect Voluntary AD&D without also having Voluntary Life.

LONG- & SHORT-TERM DISABILITY INSURANCE	
_QUESTION	_ANSWER
Can employees use DTO for elimination period/supplement to 100% for Short Term Disability?	No; AV policy states DTO cannot be used in conjunction with any leave of absence. However, sick hours can be used for the elimination period and to supplemental to 100% of regular pay.
Is there an exclusion period for maternity leave on the STD plans?	Maternity leave for childbirth or childbirth related issues is considered a medical leave. A medical leave has a 7 day elimination period. Employees may use their sick time during the 7 day elimination period.

VOLUNTARY SUPPLEMENTAL INSURANCE	
_QUESTION	_ANSWER
Where can I view the rates for voluntary supplemental insurances such as Critical Illness, Hospital Indemnity, and Accident Insurance?	All rates are viewable in Workday via the Open Enrollment task and in the posted Benefit Guides located on the 2027 Open Enrollment Resource page.
Does Critical Illness insurance cover children?	Yes, the child benefit will be 50% of the employee elected benefit up to $15,000. If you enroll in employee coverage, eligible children are automatically enrolled at no additional cost.

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FERTILITY & MENOPAUSAL BENEFITS	
_QUESTION	_ANSWER
Do I need to be enrolled in medical insurance through AV in order to be eligible for Progyny?	Yes, you must be enrolled in either Anthem or UHC medical plan to be eligible for the Progyny benefit.
Is Progyny available to employees in New Mexico?	Yes, Progyny will provide fertility and menopausal coverage for employees in New Mexico. There will be a separate process for New Mexico as a result of State laws and the plan being a fully insured plan.

LEGAL, IDENTIFY THEFT, PET INSURNACE, PERKS, WELLHUB, EAP	
_QUESTION	_ANSWER
How do I access the Wellhub benefit and rates?	MyAVBenefits.com has additional information on this benefit available under the Health section. Pricing varies based on the plan level you choose.
Will pet insurance with Nationwide be a payroll deduction option in 2027?	No, there is not payroll deduction option for pet insurance. Employees will enroll directly with Nationwide at group discounted rates and set up direct bill.
Is the Curalinc Employee Assistance Program (EAP) available to all employees?	Yes, the Curalinc EAP is available to all benefits eligible employees.
Where can I find fitness and entertainment discounts?	Wellhub provides access to gyms and fitness facilities. Use PerkSpot for discounts on entertainment, theme park tickets, movie tickets, auto insurance and similar services.
Is Wellhub available to spouses?	Yes, you may also enroll your spouse in Wellhub. You must have employee coverage to include a spouse.

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TRICARE SUPPLEMENTAL	
QUESTION	ANSWER
Can you go in depth on the Tricare adjacent program? What is it? I am a National Guard member, and use Tricare Reserve Select.	AV offers a Tricare Supplemental Plan. Any other Tricare Plan offerings would need to be worked through directly with Tricare. Their direct website is https://tricare.mil.

MISCELLANEOUS	
QUESTION	ANSWER
Who should I contact for enrollment assistance?	Email **AVBenefits@avinc.com**. If contacting an individual Benefits representative directly, copy the AV Benefits team.
When can I participate in the ESPP?	The Employee Stock Purchase Plan (ESPP) has two enrollment windows a year. June 1-15 and Dec 1-15. Additional information and training will be available as these windows approach.
When will I get my member ID Cards?	Allied will send out medical cards in mid-December or you can access your card on the Allied mobile app. Guardian does not send cards but you can access a digital version on GuardianAnytime.com. EyeMed will provide a physical card and you can access a digital card on EyeMed.com. Cards are not required for dental or vision services, you can simply let your provide know you have Guardian for dental or EyeMed for vision and they will look you up by your social security number.
If my dependent is turning 26, when will they lose coverage?	Dependents turning 26 lose coverage the last day of the month the dependent turns 26.
What is the 401k match?	AV will match 100% up to 4% and the match is immediately vested. AV also contributes a 2% NEC contribution to all eligible employees regardless of whether or not you contribute. That's up to 6% in employer contributions! To update your elections visit www.netbenefits.com. Elections can be made at anytime.