

# HEALTHCARE BENEFIT HIGHLIGHTS FOR 2027

**Open Enrollment Dates: October 20th through November 2nd, 2026**

## **2027 Important Changes:**

1. **Anthem BCBS and Caredon Rx** plans continue to be our medical and prescription coverage. Three plan options: A **high-deductible plan** and **Two New Copay Plans**.
2. **High-Deductible Health Plan (HDHP)**: IRS increased the annual deductible to **Individual/Family \$3,500/ \$7,000 family**.
3. **Spousal Surcharge for 2027 will change from \$100 per month to \$250 per month**.
4. **Dental: NEW PROVIDER – Sun Life**
5. **IRS Health Savings Account (HSA) Contributions**: Increased **Individual/Family to \$4,500/\$9,000 annual**.
6. **Flexible Spending Accounts (FSA) NEW PROVIDER – Surency**  
**FSA/DCA Contributions**: **Healthcare limit \$3,400 Dependent Day Care Limit \$7,500, married filing separately \$3,750**.

## **Check List:**

- ✓ Login to Employee Self Service (ESS) and select the **“OPEN ENROLLMENT”** link.
- ✓ For Login/password assistance contact the Auditor’s Office.
- ✓ You must complete your 2027 benefit elections during Open Enrollment. If you miss the deadline, your next opportunity to elect coverage will be during 2028 Open Enrollment period – unless you experience a life event. Contact [tigo@clermontcountyohio.gov](mailto:tigo@clermontcountyohio.gov) for assistance.
- ✓ Check your dependent(s) information in ESS for accuracy: Name, date of birth and social security number.
- ✓ Submit your benefit elections by November 2, 2026.
- ✓ Save your confirmation and check that all eligible dependents are enrolled in the correct plans.

## **Open Enrollment General Information:**

- Learn more about 2027 Benefits click here: [Human Resources - HomePage](#)
- Make an election for each category: “No change”, “Change” or “Decline”.
- Because the dental carrier is changing, you **must** select or decline coverage.
- County contribution to health savings accounts: Employee only - \$50/ all other levels - \$100 per month.
- Employee Assistance Program (EAP) continues with ComPsych.
- Children that are 26 or older **must be removed** unless they are qualified disabled dependents.
- Life Insurance: Guaranteed Issue for Employees up to \$250,000, Spouse, \$50,000 and Children in increments of \$5,000 up to \$20,000.
- Life insurance coverage: must be entered by the amount of coverage (20000, 50000 etc.)

## **Supplemental Coverage:**

Open enrollment for supplemental coverage (short-term, long-term, cancer, critical illness, accident and universal life insurance plans) opens in May 2027.

For plan details or enrollment, please call The Standard/Trustmark: 877-282-0808.

**To learn more about our benefits, click on the County Benefits Website link:**

[Human Resources - HomePage](#)