

Open Enrollment 2027 Newsletter

Enroll between Monday, Nov. 2 and Monday, Nov. 16, 2026.

Enrolling for Benefits

It's time to take a fresh look at your benefits and make your elections for 2027. You must actively enroll to get the benefits you want for 2027.

As you make your elections, take time to review what's changing and consider which benefits best fit your needs and those of your family. For 2027, we're introducing important updates to our medical and prescription drug benefits, as well as new resources designed to support your health and well-being.

Get ready to enroll

- 1 **Read this newsletter** to find out what's new or changing for 2027.
- 2 **Visit myveradigmbenefits.com** to explore your benefit options and resources.
- 3 **Review your options** and consider the benefits that will best support you and your family in the year ahead.
- 4 **Get help if you need it.** Health Advocate can help you compare medical plans and answer your questions.
- 5 **Make your elections** during Open Enrollment, **Nov. 2–16**, including any coverage you want to add, change or drop.

Not sure which medical plan is right for you?

Health Advocate can help you compare your options and answer your benefits questions. Call **866-799-2728** or visit **healthadvocate.com/member** and enter registration code **7QR4TKP**.

If you are adding dependents to your coverage

You must provide proof of eligibility for any dependents who are not currently covered under a Veradigm benefit plan. During enrollment, the system will alert you to any documentation required, such as a marriage certificate or birth certificate.

Submit the required documentation by Dec. 15, 2026, to complete your dependent enrollment and help ensure you receive your medical ID cards by Jan. 1, 2027.



Some benefits require a new election

You must make a new election to:

- Have medical coverage and/or these voluntary coverages in 2027: critical illness, hospital indemnity or accident insurance.
- Participate in a Flexible Spending Account (FSA)—general purpose, limited purpose or dependent care.
- Contribute to a health savings account (HSA).

What's new or changing for 2027

Medical

You must enroll in medical coverage for 2027

Your current medical election will not carry over to 2027.

If you want Veradigm medical coverage next year, you must actively enroll during Open Enrollment.

Even if you want coverage similar to what you have today, take a fresh look at your options. Two BCBS plans have new names for 2027, and there are important changes to plan features and costs.



Medical rates are staying the same

Across the U.S., health care and prescription drug costs continue to rise. Veradigm has been able to keep associate medical rates and plan designs unchanged for the past three years—and **your medical rates will not increase for 2027.**

To help manage rising costs while continuing to provide valuable coverage, Veradigm is making several plan design changes for 2027. The changes are also intended to simplify your medical plan options and make them easier to understand and compare.

New names for two BCBS medical plans for 2027

Current plan name	New plan name
HRA Plan	Gold Plan
PPO Plan	Silver Plan

The HSA Plan keeps its current name.

Gold Plan: Lower deductible and out-of-pocket maximum

The current HRA Plan will become the **Gold Plan** for 2027. The Health Reimbursement Account (HRA) will be eliminated, so Veradigm will no longer contribute funds to an HRA beginning in 2027.

At the same time, the Gold Plan will have a **lower deductible and medical out-of-pocket maximum**, which means you'll have less to pay before the plan begins sharing certain costs and a lower limit on what you could pay for covered medical care during the year.

If you have HRA funds remaining at the end of 2026, you'll have until June 30, 2027, to use those funds. No new funds will be added to your HRA in 2027.

See the medical and prescription drug charts on **pages 5–7** for details about all of the medical options available to you.

What's new or changing for 2027

Silver Plan: Some costs are changing

The current PPO Plan will become the **Silver Plan**. Some copays will increase, and prescription drug coverage will change to more closely align with Veradigm's other BCBS plans.

Kaiser Permanente medical plans (for California residents only)

- The Kaiser HRA Plan will not be offered for 2027.
- The Kaiser HSA and Kaiser Co-pay plans will have the same plan features and costs for 2027.

Any remaining HRA funds may be used for eligible expenses incurred through Dec. 31, 2026. Beginning Jan. 1, 2027, you will have **90 days** to submit 2026 claims for reimbursement. After that period, no additional claims will be accepted.

Dental

- Associate premiums will increase slightly.
- Cigna will continue to administer both dental plan options, with no changes to plan features.

Vision

- Associate premiums will not increase.
- VSP will continue to administer the vision plan, with no changes to plan features.

New programs for 2027

A new approach to GLP-1 medications for weight loss

Beginning in 2027, GLP-1 medications prescribed for weight loss will **no longer be covered through Veradigm's prescription drug plan**.

Based on associate feedback about the current Virta program, Veradigm is moving to **Vida's RxSaveCard Program**. Vida already supports Veradigm associates through its chronic condition support program and offers a comprehensive approach to weight management.

If you want to use a GLP-1 medication for weight loss in 2027, you'll need to enroll in Vida's RxSaveCard program. Vida will be Veradigm's exclusive pathway for accessing GLP-1 medications for weight loss.

Through the program:

- **GLP-1 medications for weight loss will be purchased outside the Veradigm BCBS prescription drug plans.**
- Veradigm will provide a subsidy through the RxSaveCard to help with the cost.
- You'll use the RxSaveCard to purchase your medication at an available pharmacy.

More information, including when and how to enroll, will be provided soon.

New! Hinge Health virtual physical therapy

Beginning in 2027, associates enrolled in a BCBS medical plan will have access to **Hinge Health at no cost**.

Hinge Health provides virtual musculoskeletal care and physical therapy for a variety of needs, including:

- Injury prevention.
- Pelvic health.
- Acute conditions and chronic pain.
- Fall prevention.
- Rehabilitation before or after surgery.

With virtual care, you can get support from wherever it's convenient for you.

What's new or changing for 2027



Voluntary benefits

New administrator for voluntary benefits

Beginning Jan. 1, 2027, **New York Life will replace Aetna** as the provider for Veradigm's accident, critical illness and hospital indemnity benefit plans. You **must actively enroll** to have coverage for 2027 since your current elections will not roll over.

These voluntary benefits provide additional financial protection to help with expenses related to a covered accident, serious illness or hospital stay.

What to know

- Accident and hospital indemnity rates will remain the same.
- Critical illness rates will be lower for the \$10,000 and \$20,000 benefit levels and comparable for the \$30,000 level.
- All three plans include a \$50 health screening benefit.
- Rates are guaranteed for three years.
- The accident plan adds coverage for cervical spine dislocation.
- **Covered conditions and benefits under the New York Life plans differ from the current Aetna plans. Review the plan documents for complete coverage details, including covered and excluded conditions and services.**

You must elect these benefits during Open Enrollment if you want one or more of these voluntary coverages for 2027.

If you currently have Aetna coverage

You'll have the option to continue your current coverage with Aetna on a direct-bill basis. If you would like more information on how to continue your coverage through Aetna, please email benefits@veradigm.com.

Your 2027 medical options

BCBS medical and prescription drug benefits

Here's an overview of your BCBS medical plan options for 2027. The coinsurance and copays shown below reflect what you pay for care. For more information, please review the BCBSNC SBCs in the Resources section of myveradigmbenefits.com.

Plan features	BCBS Gold		BCBS HSA		BCBS Silver	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Deductible	\$1,200 person \$2,400 family	\$3,600 person \$7,200 family	\$2,500 person \$5,000 family	\$5,000 person \$10,000 family	\$3,500 person \$7,000 family	\$7,000 person \$14,000 family
Coinsurance	20% after deductible	50% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Out-of-pocket maximum	\$4,700 person \$9,400 family	\$9,400 person \$18,800 family	\$6,000 person \$12,000 family	\$12,000 person \$24,000 family	\$8,500 person \$17,000 family	\$17,000 person \$34,000 family
Preventive care visit	Fully covered	50% after deductible	Fully covered	50% after deductible	Fully covered	50% after deductible
Primary care physician office visit	20% after deductible	50% after deductible	25% after deductible	50% after deductible	\$30 copay	50% after deductible
Specialist office visit	20% after deductible	50% after deductible	25% after deductible	50% after deductible	\$60 copay	50% after deductible
Urgent care	20% after deductible	20% after deductible	25% after deductible	25% after deductible	\$75 copay	\$75 copay
Emergency room	20% after deductible	20% after deductible	25% after deductible	25% after deductible	\$300	\$300



New BCBS ID cards for 2027

BCBS members will receive a **new digital ID card** for 2027. Beginning Jan. 1, be sure to use your new card whenever you receive care. If you prefer a physical card, log in to blueconnectnc.com to request one.

Your other benefit ID cards, including Kaiser and dental HMO cards, are not changing for 2027.

Prescription drug benefits

If you enroll in one of the BCBS medical plans, your prescription drug benefits are administered by Optum Rx.

The coinsurance and copays shown below reflect what you pay for prescription drugs under each BCBS medical plan. For more information, review the Summary of Benefits and Coverage (SBC) for each plan in the Resources section of myveradigmbenefits.com.

Plan features	BCBS Gold		BCBS HSA		BCBS Silver	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
30-day supply through retail or mail order						
Preventive	No copay	50% after deductible	0%, no deductible	50% after deductible	No copay	50%
Generic	\$15 copay	50% after deductible	25% after deductible	50% after deductible	\$15 copay	50%
Preferred brand	30% up to \$125 max	50% after deductible	30% after deductible (up to \$125 max)	50% after deductible	30% up to \$125 max	50%
Non-preferred brand	40% up to \$225 max	50% after deductible	40% after deductible (up to \$225 max)	50% after deductible	40% up to \$225 max	50%
Specialty (limited to a 30-day supply)	40% up to \$225 max	50% after deductible	40% after deductible (up to \$225 max)	50% after deductible	40% up to \$225 max	50%
90-day supply through retail or mail order (Note: Mail order is not covered out-of-network.)						
Preventive	No copay	50% after deductible	0%, no deductible	50% after deductible	No copay	50%
Generic	\$37 copay	50% after deductible	25% after deductible	50% after deductible	\$37 copay	50%
Preferred brand	30% up to \$312 max	50% after deductible	30% after deductible (up to \$312 max)	50% after deductible	30% up to \$312 max	50%
Non-preferred brand	40% up to \$562 max	50% after deductible	40% after deductible (up to \$562 max)	50% after deductible	40% up to \$562 max	50%

GLP-1 medications prescribed for weight loss will no longer be covered through Veradigm's BCBS prescription drug benefits in 2027. See **page 3** for information about the new Vida RxSaveCard GLP-1 Weight Loss Program.

Kaiser Permanente medical and prescription drug benefits

This overview chart shows in-network benefits only. For full details, see the Kaiser SBCs in the Resources section.

Plan features	Kaiser HSA	Kaiser Co-pay
Deductible	\$2,500/person for employee only coverage \$3,400/person for employee plus spouse/DP or employee plus child(ren) coverage* \$5,000* family	\$3,000 person \$6,000 family
Coinsurance	0% after deductible	30% after deductible
Out-of-pocket maximum	\$4,600 person \$9,200 family	\$6,000 person \$12,000 family
Preventive care	No copay (deductible does not apply)	No copay (deductible does not apply)
Primary care physician office visit	\$30 per visit after deductible	\$40 per visit
Specialist office visit	\$50 per visit after deductible	\$50 per visit
Urgent care	\$30 per visit after deductible	\$40 per visit
Emergency room	\$200 per visit after deductible	30% after deductible

*For any coverage above employee-only, each enrolled member has a \$3,400 deductible, up to a \$5,000 maximum for all enrolled members. The plan begins paying coinsurance once an individual or the overall deductible is met.

Kaiser Permanente prescription drug benefits (for California residents)

Plan features	Kaiser HSA	Kaiser Co-pay
Retail generic (up to a 30-day supply)	\$10 copay after deductible	\$10 copay
Retail brand formulary (up to a 30-day supply)	\$30 copay after deductible	\$30 copay
Mail generic (up to a 100-day supply)	\$20 copay after deductible	\$20 copay
Mail brand formulary (up to a 100-day supply)	\$60 copay after deductible	\$60 copay
Specialty (up to a 30-day supply)	20% coinsurance after deductible (not to exceed \$250)	20% coinsurance (not to exceed \$250)

Health Savings Account (HSA)

If you enroll in the BCBS or Kaiser HSA Plan and are eligible for an HSA, you must elect the savings account during Open Enrollment if you want to participate in 2027. Your current HSA election will not roll over. **Remember that enrolling in the HSA medical plan and electing the HSA itself are separate steps.**

Your 2027 HSA contributions

If you enroll in the BCBS HSA or Kaiser HSA Plan, **you** can contribute up to the IRS maximums for 2027:

Individual	\$4,500 (currently \$4,400)
Family	\$9,000 (currently \$8,750)
If you are age 55 and older	You can contribute an additional \$1,000 as a catch-up contribution

Veradigm's 2027 HSA contributions

If you enroll in the BCBS HSA or Kaiser HSA Plan, **Veradigm** will contribute to your HSA each quarter.

Coverage level	Veradigm Quarterly Health Account Contributions				Maximum Veradigm Contributions
	Q1	Q2	Q3	Q4	Annual
Associate only	\$160	\$80	\$80	\$80	\$400
Associate + spouse/DP	\$240	\$120	\$120	\$120	\$600
Associate + child(ren)	\$240	\$120	\$120	\$120	\$600
Associate + family	\$320	\$160	\$160	\$160	\$800

To receive Veradigm's HSA contributions

Veradigm will contribute to your Health Savings Account (HSA) only if you enroll in either the BCBS or Kaiser HSA medical plan during Open Enrollment. Follow these steps to ensure you receive the contribution:

- 1** Elect the BCBS HSA or Kaiser HSA medical plan through the Veradigm benefits enrollment system.
- 2** Confirm your HSA participation:
 - If you want to participate, select "I Want Coverage."
 - You'll be prompted to choose your contribution amount for 2027.
 - If you don't want to contribute but still want Veradigm's contributions, enter \$0 as your contribution amount.
 - If you don't want to participate, select "Waive Coverage."
Note: If you waive coverage, you will not receive Veradigm's contributions to your HSA.



Advantages of an HSA

- Contribute, grow, and withdraw money tax-free when used for eligible expenses.
- Keep your HSA for life—even if you change jobs or retire.
- Unused funds roll over from year to year.
- Use your HSA to pay for current healthcare costs or invest for the future.

Flexible Spending Accounts

You must re-enroll in the FSAs each year to participate. Your current elections will not roll over.

For 2026, IRS contribution limits* are:

General purpose health care FSA and limited purpose health care FSA	\$3,400
Dependent care FSA	
• Single individuals or married couples filing jointly	\$7,500
• Married couples filing separately	\$3,750

* 2027 IRS contribution limits are expected in late 2026. Check myveradigmbenefits.com/FSAs for updates.

Note: Any funds remaining in your health care and/or dependent care FSAs at the end of the year cannot be rolled over to the next year. You must use your 2026 account funds by Dec. 31, 2026, and submit claims by March 31, 2027. For 2027 contributions, you must use funds by Dec. 31, 2027, and submit claims by March 31, 2028.

2027 rates

Medical rates

Here are 2027 per-pay-period rates.

Coverage level	BCBS Gold	BCBS HSA	BCBS Silver	Kaiser HSA	Kaiser Co-pay
Associate only	\$95.00	\$85.00	\$48.00	\$71.50	\$41.00
Associate + spouse/DP	\$239.50	\$202.00	\$152.50	\$170.00	\$130.50
Associate + child(ren)	\$136.00	\$119.00	\$83.00	\$100.00	\$71.00
Associate + family	\$239.50	\$214.50	\$159.00	\$180.50	\$136.00

Dental rates

Here are 2027 per-pay-period rates.

Coverage level	Dental PPO	Dental HMO
Associate only	\$9.39	\$5.06
Associate + spouse/DP	\$29.65	\$9.56
Associate + child(ren)	\$18.49	\$11.24
Associate + family	\$29.65	\$16.59

The tobacco surcharge—and how to avoid it

If you enroll in a Veradigm medical plan (BCBS or Kaiser Permanente), you must certify whether you use tobacco. If you certify that you are a tobacco user, you will pay a **\$25 per paycheck** surcharge (\$50 per month). This is in addition to your regular medical premium.

A “tobacco user” refers to someone who has used tobacco products within the **past six months**.

Tobacco products include:

- Cigarettes, cigars, pipes, snuff, chewing tobacco.
- All forms of smokeless tobacco.
- Clove cigarettes.
- Any other smoking devices that use tobacco, such as hookahs, or simulate the use of tobacco, such as electronic cigarettes.



How to avoid or stop the surcharge

If you successfully complete one of our medical providers’ free Tobacco Cessation programs or are tobacco free for at least six months, you can apply to no longer pay the surcharge and you may be eligible for credit of any surcharge that you have paid. You must log into veradigmbenefitsus.com and change your Tobacco Use status to a non-user. Please note, it may take up to two pay periods before the surcharge is removed from your paycheck.

Commit to quit!

Veradigm understands the health benefits of a tobacco-free lifestyle. To help all associates, both BCBSNC and Kaiser offer no-cost programs to help with quitting smoking and other tobacco use.

BCBS

The BCBS tobacco cessation program is available to all associates and family members enrolled in the BCBS medical plans through PIVOT.

- Pivot App provides personalized activities and challenges built for all schedules.
- Nicotine Replacement Therapy to help reduce cravings.
- The Pivot Breath Sensor to track progress.
- Active user community for collective wisdom and text with experts for personalized support.

To learn about the BCBS tobacco cessation programs, call the number on the back of your ID Card or visit pivot.co/BlueCrossNC5.

Kaiser

Kaiser offers a quit-smoking program with a variety of support resources:

- Visit kp.org/quitsmoking for details and more information.
- Talk with a health coach or a tobacco cessation quit line.
- Your coach will work with you to create a customized quit plan, identify triggers and develop strategies to manage cravings.





Resources to support your health

Your benefits include programs and resources designed to support your health—whether you want help managing a health condition, improving your physical health or getting answers about your benefits.

Vida

In addition to the new RxSaveCard GLP-1 Weight Loss Program, Vida provides personalized support at no cost to eligible BCBS members. Vida can help you:

- Manage or prevent diabetes.
- Improve heart health and manage blood pressure and cholesterol.
- Reach weight and nutrition goals.
- Build healthy habits with one-on-one support from health coaches, registered dietitians and other health experts.



Scan the QR code or visit vida.com/veradigm to get started. You can also find flyers about Vida's programs in the Resources section of myveradigmbenefits.com. If you have questions, call **833-732-2242**.

Hinge Health

Hinge Health provides virtual musculoskeletal care and physical therapy at no cost to BCBS members. Get convenient support for injury prevention and recovery, chronic pain, pelvic health, fall prevention, and rehabilitation before or after surgery.

Visit the Resources section of myveradigmbenefits.com to learn more.

Health Advocate

Health Advocate can help you understand your benefits, compare health plans, find the right doctor, get help with insurance claims and more. Call **866.799.2728** or visit healthadvocate.com/members and use registration code **7QR4TKP**.

Be sure to visit myveradigmbenefits.com to find additional information about resources that support your health.

Tobacco cessation programs

Both BCBS and Kaiser Permanente offer tobacco cessation programs to help you stop smoking or using tobacco. See **page 10** for more details.



Emotional well-being resources

Taking care of your emotional well-being is an important part of your overall health. Whether you're dealing with everyday stress, anxiety, family or relationship concerns, grief, financial worries or a mental health or substance use condition, Veradigm offers resources to help.

Employee Assistance Program (EAP)—Health Advocate

The EAP is available to associates and their household members and provides **confidential counseling and support** for personal, family, financial and work-related concerns. Call **866-799-2728** or visit **healthadvocate.com/members** and use registration code **7QR4TKP**.

BCBS behavioral health benefits

If you're enrolled in a Blue Cross and Blue Shield of North Carolina (BCBS of NC) medical plan, you have coverage for behavioral health services, including therapy, counseling and treatment for mental health and substance use conditions. You can see in-network providers without a referral.

Check your benefit booklet or visit **BlueConnectNC.com** for information about your coverage, costs and providers.

Kaiser behavioral health benefits

If you're enrolled in a Kaiser Permanente medical plan, you have coverage for mental health and addiction care, including therapy, counseling and treatment for emotional well-being and substance use. You can access care without a referral in most cases, and many services are available virtually.

Visit **kp.org/mentalhealth** to learn about your benefits, find care and explore additional resources.

Kaiser self-care resources

Kaiser members also have access to self-care tools at no cost, along with wellness coaching and classes. Personalized programs from myStrength, Calm and Ginger can help with stress, anxiety, depression and more.

Visit **kp.org/mentalhealth/resources** to explore your options.

Need immediate help?

If you or someone you know is experiencing a mental health or substance use crisis, call or text **988** for immediate support.

It's time to take action!

You've reviewed what's changing and explored your options. Now choose the benefits that are right for you and your family—and make your elections by the deadline.

Enroll Monday, Nov. 2–Monday, Nov. 16, 2026.

Make your 2027 elections

You must actively enroll to get the benefits you want for 2027. Review your options and make your elections during Open Enrollment—including any coverage you want to add, change or drop.

Remember, you must make a new election if you want to enroll in a medical plan, contribute to an HSA, participate in an FSA, or have critical illness, hospital indemnity or accident coverage in 2027.



Remember to update your beneficiaries

Open Enrollment is also a good time to make sure your beneficiary information is up to date, particularly if you've experienced a marriage, divorce, birth or other family change. Be sure your beneficiary information is current for your life insurance and health savings account (HSA). You can make any changes during Open Enrollment to review and update your beneficiary information through veradigmbenefitsus.com. Also, you can update your 401(k) plan beneficiary anytime through workplace.schwab.com.

How to enroll

Review your benefits and enroll at VeradigmBenefitsUS.com, or use the **MyChoice Mobile App** to access the enrollment system.

If you are already registered

- 1 Enter your username and password. If you can't remember one or both, click on *Trouble Logging In?* or call **1-844-705-4101**.
- 2 Once you are in the benefits enrollment system, click on the **Start Here** button and follow the instructions to enroll in your benefits or waive coverage.

If you are not registered

- 1 Enter your Social Security number or Employee ID, Company Key and Date of Birth. Company Key is: **MDRX** in all uppercase letters.
- 2 Create your user name and password. (Make a note of your user name and password for future use.) Select your security phrase and answer. Click **Continue**.
- 3 Log in with the new user name and password you just created in step 2. Read the Electronic Signature notification and click **Accept** to move forward.
- 4 Once you are in the benefits enrollment system, click on the **Start Here** button and follow the instructions to enroll in your benefits or waive coverage.