

2027 BENEFITS Open Enrollment

Raycap

Open Enrollment is October 26th – November 6th, 2026

The 2027 Open Enrollment will be a Self-Service Open Enrollment in ADP. Employees will be required to elect coverage within enrollment dates in order to elect coverage for the new plan year.

Active Open Enrollment

This open enrollment will be **ACTIVE**, which means that each benefit eligible employee will need to make benefit elections regardless of whether you are currently enrolled in benefits or not. Employees **must** enroll between October 26 and November 6 in order to have desired coverage for 2027.

Benefits Member Advocacy Center

The Benefits Member Advocacy Center (MAC), provided by our benefits consultant, Conner Strong & Buckelew, allows you to speak to a specially trained and experienced Member Advocate who can assist with your benefit questions and concerns. To contact the Benefits MAC Team, call **800.563.9929** or go to **connerstrong.com/memberadvocacy**

Scan to view
your 2027
Benefits Guide!



Resources and Reminders:

COBRA & Spending Accounts

Please note our Healthcare FSA, Dependent Care FSA, and COBRA benefits will now be administered by **Apprize Benefit Services**. Apprize Benefit Services helps you manage your pre-tax benefit accounts easily and conveniently. Through Apprize, eligible members can access and use funds for qualified healthcare and dependent care expenses, view account balances, submit claims, and manage transactions online or through the mobile app. Please reference your Benefits Guide for more details.

2027 IRS Spending Account Maximum Contributions

- **Health Savings Account (HSA):**
\$4,500 (Individual) / \$9,000 (Family)
- **Healthcare Flexible Spending Account (FSA):** \$3,500
- **Dependent Care Flexible Spending Account (FSA):** \$7,500 if married and filing jointly or \$3,750 if single or married and filing separately.

Important Note:

The 2027 FSA contribution limits shown above are projected. ADP will continue to display the 2026 FSA contribution limits until the 2027 limits are finalized. Employees will be notified when the updated limits are available in ADP.

Don't forget! BenePortal

Please note that when this Open Enrollment period opens, employees will have access to **Raycap Beneportal**, powered by our brokers Conner Strong and Buckelew. This Beneportal will be a valuable online resource that will house all of Raycap's Benefit Information including but not limited to Benefit Summaries, Claim Forms, Value Added Flyers, etc. Please be on the lookout for more information.