



2026-2027 HEALTH INSURANCE OPEN ENROLLMENT IMPORTANT UPDATE

GOING ON NOW THROUGH SUNDAY, SEPTEMBER 20, 2026!

OPEN ENROLLMENT begins today for those eligible employees to elect **Medical/Rx, Dental, Vision coverage**. Effective date for Medical is October 1, 2026 through September 30, 2027. Effective date for Dental & Vision coverage is October 1, 2026 through December 31, 2026. Additional information regarding Dental & Vision for January 1, 2027 to December 31, 2027 will be provided in coming months.

Unfortunately, our current carrier Marpai utilizing FrontPath network is no longer an available Medical/Rx plan option beginning October 1, 2026. Hence LSS recently received/reviewed Medical Plan pricing from several carriers. We have selected Aetna PPO as our NEW Medical (which includes Rx) Plan. Unfortunately, this Medical Plan change will result in a 18.8% increase in cost to LSS. As a result, LSS will be offering one Medical/Rx Plan with an **INCREASE** in our bi-weekly employee contribution rates as listed below.

LSS Bi-Weekly (26) Employee Contributions							
Coverage Tier	Current Gold 200 Deductible \$1,000/\$2,000 Out of Pocket Max \$3,500/\$7,000	Current Silver 302 Deductible \$3,000/\$6,000 Out of Pocket Max \$6,000/\$12,000	Aetna \$3000 PPO Deductible \$3,000/\$6,000 Out of Pocket Max \$6,750/\$13,500 Effective Date 10/1/2026 to 9/30/2026	Current Gold 200 to Aetna 10/01/2026 \$ Employee Contribution Change Per Pay	Current Silver 302 to Aetna 10/01/2026 \$ Employee Contribution Change Per Pay	Current Delta Dental Plan (Delta Dental Network) No Change (including EE Contribution) Effective Date 10/1/2026 to 12/31/2026	Current Delta Vision Plan (VSP network) No Change (including EE Contribution) Effective Date 10/1/2026 to 12/31/2026
Employee Only	\$108.99	\$95.46	\$131.68	\$22.69	\$36.22	\$8.30	\$2.69
Employee + Spouse	\$278.71	\$234.33	\$308.08	\$29.37	\$73.75	\$16.93	\$5.37
Employee + Child(ren)	\$208.47	\$176.86	\$269.54	\$61.07	\$92.68	\$22.41	\$5.75
Family	\$299.36	\$250.17	\$350.68	\$51.32	\$100.51	\$31.08	\$9.18
Note: In-network Deductibles & Out of Pocket Maximums listed for all plans referenced above							

Hence, we are **holding this 2026-2027 Open Enrollment** and providing LSS benefit eligible staff with the opportunity to advise if you have an interest in electing or waiving your election in this NEW Medical Plan by completing the attached Aetna enrollment/waiver form. We will be continuing our CURRENT Dental and Vision Plans with Delta Dental utilizing Delta Dental network & VSP network with NO CHANGE to employee contribution rates through December 31, 2026. Hence, we are providing you with the opportunity to continue your current Dental and/or Vision Benefit Plan(s) or waive Dental and/or Vision coverage by completing the attached Delta enrollment/waive form effective 10/1/2026. Note: Based on Dental & Vision Plan pricing received to date, we are expecting to change to a new Dental/Vision vendor as of January 1, 2027 – additional information will be provided in the coming months with a “special opportunity” to elect or waive such Dental/Vision coverage prior to

January 1, 2027. NOW through Midnight on Sunday, September 20, 2026 is the time to elect, waive or make changes such as:

- enroll or waive your Medical/Rx insurance coverage
- enroll, make changes or waive dental and/or vision insurance
- add or drop dependents on your medical, dental and/or vision plan(s)
- drop coverage you don't use or have decided you no longer need

AGAIN, Medical coverage will be available through **Aetna** utilizing Aetna's PPO network – **NOW with 1 Medical Plan with increase in employee contribution as noted above.** Dental & Vision Insurance coverage continuing with **Delta Dental/VSP** with no changes in coverage or employee contribution amounts.

All benefit eligible employees MUST complete Aetna (Medical/Rx) & Delta (Dental & Vision) form in order to elect, change or waive benefits as of 10/1/2026 by 2026-2027 Open Enrollment deadline of Sunday, September 20, 2026

Note: Voluntary Group Life with UNUM & Voluntary Individual Benefits with Aflac are not included within this Open Enrollment process.

For Open Enrollment assistance contact Carole Burgess at cburgess@lssnwo.org or 419 243-9178 ext 2003 or by contacting Denise Wagner in Human Resources at dwagner@luthmin.org or 419.592.6451 ext. 1205. Additional questions...Carole & Denise are both happy & available to assist you.