

Benefits Eligibility 2026 vs 2027



XL Employees

Current Plans	Employee Group Covered
Medical	
HDHP	All Employees
PPO	

HMO	California State Employees
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Dental	
PPO	All Employees

Vision	
VSP	All Employees

Disability and Life Insurance	
Short-Term Disability	Not offered
Voluntary Short-Term Disability	Not offered
Long-Term Disability	Salaried Employees
Long-Term Disability	Hourly - not offered
Basic Life and AD&D Insurance	Salaried Employees
Basic Life and AD&D Insurance	Hourly Employees - not offered

Voluntary Benefits	
Supplemental Life and AD&D Insurance	All Employees
Accident	
Critical Illness	
Pet Insurance	
Legal Coverage	
Identity Theft	
Hospital Indemnity	
Commuter Benefits	Not offered

2027 Plans	Employee Group Covered
Medical	
HDHP 4K	All Employees
HDHP 2K	
PPO	
HMO	California State Employees

Dental	
PPO	All Employees
HMO	

Vision	
VSP	All Employees
EyeMed	

Disability and Life Insurance	
Voluntary Short-Term Disability	All Employees

Long-Term Disability	Salaried Employees
Voluntary Long-Term Disability	Hourly Employees
Basic Life and AD&D Insurance - 2X annual Salary	Salaried Employees
Basic Life and AD&D Insurance - Flat \$20,000	Hourly Employees

Voluntary Benefits	
Supplemental Life and AD&D Insurance	All Employees
Accident	
Critical Illness	
Pet Insurance	
Legal Coverage	
Identity Theft	
Hospital Indemnity	
Commuter Benefits	All employees

Savings Plans	
FSA - Health Care	All employees
FSA - Dependent Care	
HSA	All employees

Savings Plans	
FSA - Health Care	All Employees on a PPO medical plan
FSA - Dependent Care	All Employees
FSA - Limited Purpose	All Employees on a HDHP medical plan
HSA - 2k	All Employees on a HDHP 4K medical plan
HSA - 1k	All Employees on a HDHP 2K medical plan

Disclaimer : This information is intended for informational purposes only and does not include all plan details. Official plan documents will be available on January 1, 2027. In the event of any discrepancy, the official plan documents will govern.