

XL - Aggregated Q&A from Medical Information Session (October 8)

Question	Answer
Does our current HSA roll over into the new HSA?	Yes. You can roll your existing HSA balance into the new HSA after you enroll and the new account becomes active in January. Instructions will be provided later in the year.
Will there be an FSA option in 2027?	Yes. An FSA will be available in 2027. Additional details will be shared during the open enrollment sessions.
Where can I find specific Kaiser costs for services such as X-rays or durable medical equipment?	The Summary of Benefits and Coverage (SBC) documents for all 2027 medical plans are available on the Benefits website. Plan booklets are currently being developed and will be posted to the website as soon as they become available
So I understand the new HDHP plan and its HSA contribution correctly, if I select the 2K plan, Graham will contribute \$1K and I will be responsible now for the remaining \$1K to meet the deductible?	For the HHDP 2K plan the HSA contribution is half of the deductible.
Do we still enroll with Paylocity?	Enrollment will be done through the platform bswift; however, it will no longer be accessed through Paylocity. The link to the new bswift platform can be found on the benefits website.
Please share RGA's website where we can check our providers and if they included in our plan	Public provider search features for RGA and Kaiser. • RGA - HDHP and PPO Plans: RGA For Members Portal Access & Healthcare Tools – Find a Provider. • Kaiser - HMO (California): Find Doctors & Locations Kaiser Permanente.
Can you have HMO with HSA	No, the IRS regulates that the HSA can only be paired with a qualified HDHP medical plan.
Where is the HSA managed?	The HSA vendor is HSA Bank.
What is the max age of children covered on plan?	Covered until they turn 26. They will lose coverage as of their 26th birthday.
Why did the HSA employer funding get cut in half?	HSA funding was reduced to support the enterprise-wide expansion of the benefit across Moltz, Graham, and Milender White, as well as the introduction of a no-cost HDHP option for employees.
What is the max contribution to HSA?	The individual maximum is \$4,500 annually, and the family maximum is \$9,000. This includes any company contributions.
Is Cigna being replaced by Blue Cross Blue Shield?	Yes. RGA will administer of the PPO and HDHP plans using the Blue Cross Blue Shield national network. Employees should confirm that their providers are in network. The HMO plan is remainig with Kaiser.
When is open enrollment?	Open enrollment runs from November 2 through November 13.

Can you explain the HDHP 4K plan?	The HDHP 4K plan has no employee premium, however it has the highest deductibles and out of pocket maximums of all the medical plans. Preventive care is covered at 100%. For most other care, you pay the cost until the deductible is met, then generally pay 20% coinsurance while RGA pays 80%. This plan is HSA eligible, allowing you to receive the company HSA contributions.
Who provides services under the HDHP, and can employees choose their provider?	You may choose your healthcare provider. RGA administers the plan using the Blue Cross Blue Shield network, and using in-network providers will generally result in lower costs.
Are the HDHP 4K, HDHP 2K and PPO separate plan choices?	Yes. They are three separate medical plan options.
Do the HDHP options function like a PPO when choosing providers?	Yes. You can see specialists without a referral and may use in-network or out-of-network providers, although in-network care will generally cost less.
Do the HDHP 2K and HDHP 4K cover the same services?	Yes. The plans cover the same services, prescriptions and provider network. The differences are employee premiums, deductibles and out-of-pocket maximums.
What happens to existing mail-order prescriptions when moving from Cigna?	Details were still being confirmed. Employees may need to change mail-order pharmacies, and additional instructions will be provided.
Will vision or dental coverage change?	Yes. Dental and vision changes will be reviewed during the November open enrollment sessions.
Do the monthly employee contribution amounts shown already reflect the employer contribution?	Yes. The amounts shown are the employee's monthly premium after the employer contribution has been applied. The monthly amount will be divided across applicable paychecks.
What happens if an employee does not actively enroll?	Employees who do not make an active election will default to the HDHP 4K. Because this is an active enrollment year, 2026 elections will not carry forward.
Can an employee keep their existing 2026 plan?	No. The 2026 plans will not carry forward into 2027.
Where can employees find the detailed benefits documents?	The benefits website is the single source of truth for detailed plan information. Employees can also access it through the benefits hub on the MILO landing page.
When will more detailed coverage information be available?	Detailed Kaiser and RGA benefit booklets will be posted to the benefits website when available.
How will mental health visits be covered?	Under the HDHP plans, mental health services are subject to 20% coinsurance after the deductible. Under the PPO, mental health visits have a \$40 copay.
Is Modern Health going away?	Yes. Modern Health will end at the end of the year.
What will replace Modern Health?	Modern Health will be replaced by a new Employee Assistance Program through ComPsych. More details will be shared during the open enrollment meetings.
Will the legal benefit be discussed during open enrollment?	Yes. The legal benefit and other non-medical benefits will be covered during the November open enrollment sessions.
Where will employees find the detailed Summary of Benefits?	The detailed Summary of Benefits will be available on the main U.S. benefits landing page.

How can employees check which medications are covered and whether step therapy is required?	Prescription coverage and step-therapy details will be included in the full plan materials. Additional instructions will be provided during open enrollment, including information about transitioning applicable approvals from Cigna to RGA.
Will dealing with RGA add another administrative layer?	For most employees, the experience should be largely seamless. RGA will administer medical benefits and coordinate with RxBenefits, although some inquiries or manual submissions may be handled through different contacts or portals.
Who administers medical claims: RGA or Blue Cross Blue Shield?	RGA administers the medical plan and is the primary contact for employees. Blue Cross Blue Shield provides the network. The RGA medical ID card will also include prescription coverage information.
Does RGA offer a nurse advice line?	Yes. RGA offers a 24-hour Nurse Advice Line where you can speak with a nurse about your health concerns, receive guidance on treatment options, and determine whether you should visit urgent care or a hospital. RGA also offers 24-hour access to MDLive, allowing you to consult with a board-certified doctor about non-emergency medical conditions.