

C O M M U N I C A T I O N

Information for the PRESBYTERIAN SENIOR LIVING Community of Caregivers

Open Enrollment 2027

What is Open Enrollment?

Open Enrollment is the month of October and right around the corner! The elections you make during Open Enrollment month will be for next year 2027. This month is an important month as it is your time to make the best benefit choices for you and your family for 2027!

This Open Enrollment is considered a passive enrollment which means, if you don't want to make any changes to your current benefits then you do not need to do a thing!



CURRENTLY HAVE BENEFITS WITH PSL AND **DO NOT WANT TO MAKE CHANGES?**

No additional steps are required.



CURRENTLY HAVE BENEFITS AND **WANT TO MAKE CHANGES FOR 2027?**

Go to 'My HR' from 10/1 to 10/31.



CURRENTLY **DO NOT HAVE BENEFITS WITH PSL AND WANT TO ENROLL FOR 2027?**

Go to 'My HR' from 10/1 to 10/31.

If you contribute to the Health Savings Account (H.S.A.) then this is the time to review and update your health savings account contributions.

What are the costs for benefits in 2027?

PSL is pleased to announce that the Dental, Vision, and Pet Insurance costs are not increasing for 2027. Depending on the selected Medical and Prescription plan and tier you may see a slight cost increase. Knowing that the cost of the plan may impact your benefit selection, we have made the Open Enrollment information visible prior to Open Enrollment month (October 1-31). To review the costs per pay for 2027, please go to the [PSL Benefits Page](#) / Open Enrollment 2027 Tile.

Note: If you make a change to your benefit elections or if there is a cost per pay increase from 2026 to 2027 then this will update on your pay check for 2027. Any cost per pay changes will be reflective on your first pay check on pay date 1/8/2027.

Who is Eligible for Open Enrollment?

There is one open enrollment period for full time and part time eligible team members.

- Team members classified as full time and have established hours in ['My HR'](#) of at least 36 hours per week or 72 hours per pay.
- Full-time team members are eligible for medical/prescription, dental, vision, voluntary short-term disability and life insurance.
- Part-time team members classified as part time 60-71 hours per pay in ['My HR'](#) hours are eligible for medical/prescription coverage.
- Part-time team members who have worked an average of 30 hours per week for the time period of October 3, 2025 through October 2, 2026 (complying with the Affordable Care Act regulations).
- Post cards and email reminders will be sent to your home, personal and psl email address.
- Make sure you have downloaded the UKG Pro app to receive push notifications to the app.

What additional helpful information do I need to know about 2027 Benefits?



Medical ID Cards

Anyone enrolled in the 2027 Medical plan will receive a new Medical card. The Medical plan includes the Prescription plan as well through Express Scripts. Express Scripts only does virtual / electronic cards and these will NOT be changing for 2027.

PSL continues to review all benefits, strategizes and explores benefit offerings and perks for PSL team members. PSL also utilizes the

comments and results from the Great Place to Work® annual survey. PSL continues to partner with Conrad Siegel. Conrad Siegel recently surveyed the healthcare industry as well as their other clients in various industries (education, finance, etc). Most of the survey information coming out over the past few years has seen a slow, steady increase in the healthcare trends, and generally are in the average 9-10% increase overall for 2027. This is continued to be fueled mostly by increases in pharmacy costs (high-cost specialty medications, as well as GLP-1 medications for diabetes and weight loss), but we are also seeing high claims/ medical cost trends increasing as well.



Beneficiaries

This is a perfect time of year to log into the [Prudential Life](#), [HealthEquity](#) (if you are enrolled in the High Deductible Health Medical Plan) and [Conrad Siegel Retirement](#) websites to update your beneficiaries.



We welcome your feedback. You can contact us with any question, comments or workplace concerns at: employees@psl.org. **PSL Employee Hotline: 717-502-8848.**



Fraud, waste and abuse or other compliance concerns, call the toll free anonymous compliance line at 1-800-630-6152 or submit a report online at: compliance@psl.org.

Or visit: www.MyComplianceReport.com, **Access ID: PSL** [Notice of Privacy Practices](#)



PSL Perks and Benefits for 2027

Open Enrollment's focus is for the election of the right medical, prescription, dental, vision, voluntary short term-disability insurance for you and your family. However, PSL continues to offer many non-insurance PSL perks such as Pet Insurance, UKG Wallet, EAP and much more. The 2026 year has been filled with at least 1-2 perks fests at a PSL community each month! The Insight newsletters have showcased photos and testimonials of the incredible and well attended events. [Check out the perks!](#)

Note – there are perks within the medical and prescription benefits such as the Assistance grants, emergency assistance, and transition to college. Delta Dental also has Life Perks for discounts on travel, dog walking and much more.



Call to Health Well-being Program

[Call to Health points](#) are available under spiritual, health, financial, and vocational to meet the lower deductible for 2027, complete Call to Health by 11/6. There are up to 200 points available for Open Enrollment 2027!



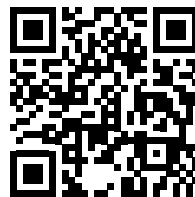
Watch this short video for more information about Call to Health.

You can access Call to Health from your browser or through the Wellness At Your Side app. Download the app from the Apple or Google app store and use program code: **boardofpensions**.

When you complete the program by November 6, 2026, you'll qualify for reduced deductible(s) for 2027. Learn more at pensions.org/calltohealth.

What are my next steps?

- Review the full Open Enrollment [Checklist](#)
- Check out all the Open Enrollment 2027 information on the benefits page by scanning the QR code or visiting www.psl.org/benefits.



2027 What's New

- Board of Pensions Open Enrollment 2027 Recorded Video



PHI Welfare Benefit Program

Summary Annual Report

This is a summary of the annual report which has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA) for:

Plan Name: PHI Welfare Benefit Program
Plan Number: 501
EIN: 23-1381404
Type of Plan: Life Insurance, Dental, Vision, Temporary Disability, Long-Term Disability, Accidental Death and Dismemberment and Tuition Assistance Program
Plan Year: January 1, 2025 to December 31, 2025

Self-Funded Information

PHI dba: Presbyterian Senior Living has committed itself to pay certain dental, vision and tuition assistance program claims incurred under the terms of the Plan.

Insurance Information

The Plan has a contract with The Prudential Insurance Company of America to pay certain life insurance, short-term accident and sickness, long-term disability and accidental death and dismemberment claims incurred under the terms of the Plan. The total premiums paid for the plan year ending December 31, 2025 were \$542,916.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- Insurance information including sales commission paid by insurance carriers

To obtain a copy of the full annual report or any part thereof, write or call the office of the Plan Administrator:

PHI dba: Presbyterian Senior Living
One Trinity Dr. E, Suite 201
Dillsburg PA; 17019
(717) 502-8840

The charge to cover copying costs will be \$2.00 for the full annual report or \$.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the Plan shown above and at the U.S. Department of Labor in Washington, DC, or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

Additional Explanation

The total dental, vision and tuition assistance program claims and administrative claims paid by PHI dba: Presbyterian Senior Living for the plan year ending December 31, 2025 were \$340,236.

www.psl.org/benefits

[2025 Annual/Donor Report](#)