Insight

SPECIAL EDITION

September 2025

COMMUNICATION

Information for the PRESBYTERIAN SENIOR LIVING Community of Caregivers

Open Enrollment 2026

Open Enrollment takes place the month of October and is right around the corner! This is your time to select the benefits that work best for you and your family. The elections you make during Open Enrollment month will apply to the 2026 plan year. Any cost per pay changes will be reflected on your first paycheck in 2026, on pay date January 9, 2026. 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! The tier structure is remaining the same for 2026 health/prescription. If there is a cost per pay increase or tier change, then this will update on your paycheck for 2026.

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 2026?

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

CURRENTLY **DO NOT HAVE** BENEFITS WITH PSL AND WANT TO ENROLL FOR 2026?

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

Who is Eligible for Open Enrollment?

There is one open enrollment period for full-time and part-time benefits eligible employees.

- Employees 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 employees are eligible for health/prescription, dental, vision, voluntary short-term disability and life insurance.
- Part-time employees classified as part-time 60-71 hours per pay period in 'My HR' hours are eligible for health/prescription coverage.
- Part-time employees who have worked an average of 30 hours per week for the time period of October 3, 2024, through October 2, 2025 (ACA guidelines followed).
- Postcards and email reminders will be sent to your home, personal and PSL email address.

The PSL Benefits Team and your Community HR Manager are here to help! Stop by to see your Community HR Manager or you can email benefits@psl.org with any questions you may have as far as enrollment, benefits eligibility and plan questions.

Reminder: Be on the lookout for the emails from myhr@psl.org.

What's New for 2026

Delta Dental Buy-Up Plan Expanded Coverage and Services

Based on your feedback in the Great Place to Work survey, we've expanded our Delta Dental Buy-Up plan to include orthodontic coverage for full-time benefits-eligible employees.

Cost Increase for Dental Buy-Up plan: There has not been an increase to the dental coverage for over 20 years, and yet again, PSL is able to keep the cost of the standard plan the same. With the added orthodontic coverage, there is a slight increase per pay if you wish to move to or continue to participate in the buy-up plan. Check out the benefits page for the cost of coverage.

Cost Increase for Medical/Rx

We know healthcare costs are a concern for everyone.
Our benefits partner, Conrad Siegel, works with us to find the best healthcare options for our team. They recently studied healthcare trends across many industries. Unfortunately, most companies are seeing healthcare costs rise 9-10% in 2026. More information and resources on the 2026 medical plans can be found under the Open Enrollment tile on the benefits page.

What's driving these increases:

- Prescription drug costs, especially weight loss medications
- Rising medical service costs
- The delayed impact of inflation on healthcare

Why we're seeing these increases now: During high inflation a few years ago, healthcare providers faced major cost pressures – team member shortages, wage increases, and higher supply costs. However, their payments from insurance companies stayed flat due to existing long-term agreements.

As those agreements end, the new reimbursement rates being negotiated are much higher to help providers "catch up" with their increased expenses. When inflation hits 9-10% in the general economy, it often takes several years to show up in medical plan costs.

What this means for you: We understand healthcare cost increases are concerning. PSL continues to pay the majority of your healthcare premiums. While the way costs are shared between tiers stays the same for 2026, you may see some increase in your portion due to overall premium increases. PSL will continue to be offering three medical plans with varying cost sharing.

We're committed to supporting our team members through these challenging healthcare cost trends while maintaining quality coverage for you and your families.

Cost Per Pay for Pet Insurance

The pet insurance cost per pay is now across 24 pays in the 26-payroll calendar year. If you are already enrolled, you may think it is an increase, but the rates have not changed!

Pet insurance is also passive enrollment. If you don't want to make any changes to your pet insurance then the benefit will continue for 2026. Any changes or enrollments can be made the month of October on the Pet Partners website.

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.**

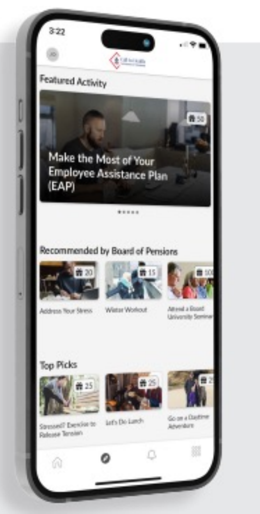
Fraud, waste and abuse or other compliance concerns, call the toll free anonymous compliance line at 1-800-630-6152 or submit a report online at: **compliance@psl.org**. Or visit: **www.MyComplianceReport.com, Access ID: PSL**

PSL Perks Open Enrollment's focus is on the election of the right medical, prescription, dental, vision, and 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. [Check out the perks!](#) PSL non-insurance perks do not factor into your bi-weekly health/prescription premium cost.

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 and much more.

Call to Health
THE BOARD OF PENSIONS

Join the special benefits webinar hosted by the Board of Pensions rep on 10/1/2025 at 2 pm. For more information, visit the [PSL Benefits landing page](#), to find information about health and retirement benefits, eligibility, tuition discounts, and more. Be sure to bookmark the page for easy access whenever you need information about benefits and perks available through PSL. Receive 50 points in Call To Health after you attend the webinar or listen to the recording. The Call to Health program ends on November 7, 2025.



limeade ONE

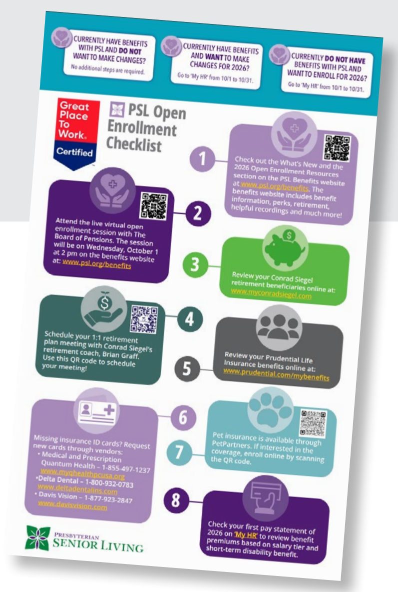
GET IT ON Google Play

Download on the App Store

Access Call to Health on Your Mobile Device

- Open the Apple App Store on your iPhone or Google Play Store on your Android device.
- Search for Limeade ONE and download the app.
- Open the app and enter the program code: **boardofpensions**.
- Log in with your email address and password.

Note: Check whether you previously downloaded the old Limeade app. You will need to delete it before downloading the new Limeade ONE app. Call to Health is transitioning from Limeade to WebMD for 2026. Please be on the lookout for the new app roll out closer to the beginning of 2026!



Next Steps

- Review the full Open Enrollment [Checklist](#)
- Check out all the Open Enrollment 2026 information on the benefits page [www.psl.org/benefits.](#)

What's New

- Board of Pensions Open Enrollment Virtual Meeting October 1, 2025 at 2 pm
- Insight Open Enrollment Special Edition - Coming Soon

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