2027 Annual Open Enrollment FAQ

1. What is Annual Open Enrollment?
Annual Open Enrollment is the period during which you can enroll in, change, or cancel your health insurance plan for the upcoming year. This is typically the only time you can make changes outside of qualifying life events.

2. When does Open Enrollment take place?
Open Enrollment for 2027 coverage occurs from November 13th – November 23rd.

3. Who is eligible to enroll during Open Enrollment?
All full-time employees and their eligible dependents can enroll during this period. New hires may also have specific enrollment opportunities.

4. What if I just enrolled and my coverage began in November or December? Do still need to complete enrollment for 2027?
YES! All 2026 coverage elections end on 12/31/2026 and the elections during the open enrollment period will take effect on 01/01/2027, replacing all other elections.

5. How do I enroll or make changes to my health plan?
You can enroll or make changes through your DAHL employee portal. You will receive an email to your personal email address on file on November 13th once the enrollment form has been added to your portal.

6. What changes can I make during Open Enrollment?
You can:

- Enroll in a new health plan.
- Waive benefit offerings.
- Change your existing plan.
- Add or remove dependents.
- Add/Update your health savings account (HSA) Contribution.

7. What if I miss the Open Enrollment period?
If you miss the Open Enrollment period, any coverage you may have been enrolled in for *2026 will be canceled at midnight on December 31st, 2026*. After Open Enrollment closes, You may only make changes in 2027 if you experience a qualifying life event, such as marriage, divorce, birth of a child, or loss of other coverage.

8. How do I know which plan is right for me?
Consider factors like your health needs, budget, preferred providers, and prescription medications. Our benefits team is available to help you review your options.

9. Will my premiums change in the new plan year?
Premiums may change annually based on various factors. New rates will be provided for each Annual Open Enrollment.

10. Where can I find plan details and comparisons?
Detailed information about each plan, including benefits, coverage options, and costs, will be available on our benefits page. https://www.dahlconsulting.com/benefits-w2fta/

11. What is the difference between PPO, and HDHP plans?

- **PPO (Preferred Provider Organization)**: Offers more flexibility in choosing healthcare providers and does not require referrals. Typically, higher premiums.
- **HDHP (High Deductible Health Plan): H**ealth insurance plan that features higher deductibles and lower premiums compared to traditional plans.
    - Because of the higher deductibles, HDHPs usually have lower monthly premiums, making them more affordable for many people on a month-to-month basis.

12. What is a Health Savings Account (HSA)?

An HSA is a tax-advantaged savings account for individuals with high-deductible health plans (HDHPs). Funds can roll over from year to year and can be used for qualified medical expenses.

13. What if I have specific medical needs?

If you have specific medical needs, review the provider networks and covered services of each plan. Consider reaching out to your healthcare provider to see which plans they accept.

14. Who can I contact if I have questions?

You can book some time with Leah Bjorgum for any questions or assistance regarding Open Enrollment.