

Werfen

2026 U.S. Open Enrollment FAQs

2026 Changes

1. Why are we grandfathering/discontinuing the Enhanced PPO?

We regularly review our medical plan offerings to ensure they remain competitive, cost-efficient, and sustainable. The Enhanced PPO is significantly more expensive for both employees and the company and no longer aligns with market benchmarks. To support employees who prefer this plan, we are grandfathering it for two years before we discontinue the plan offering as of December 31, 2027. No new enrollments will be allowed during this period. This transition allows time to explore other options while maintaining high-quality, affordable coverage.

2. Are GLP-1 medications covered in 2026?

Effective January 1, 2026, BCBSMA and many other insurers will discontinue coverage of GLP-1 medications for weight loss. However, GLP-1 medications prescribed for **Type 2 diabetes** will continue to be covered by the Plan.

3. Why doesn't the plan cover domestic partners?

Our benefits eligibility follows the federal tax law definition of dependents, which does not include domestic partners. We recognize diverse family structures and regularly review our benefits to balance inclusivity with administrative and cost considerations. Domestic partners are permitted on the Anthem HMO fully insured plan. Domestic partners enrolled in the prior Transfusion and Transplant plan through Cigna will be grandfathered.

4. Why are these changes being made?

We are updating our benefit programs to provide consistency across all U.S. employees, ensure sustainability and competitiveness, and align with our corporate vision, values, and industry benchmarks.

Enrollment

5. What do I need to do?

This year is an active enrollment – you must log in to ADP and make your benefit elections to have coverage in 2026.

6. How can I enroll if I won't have computer access during Open Enrollment?

You can enroll using the **ADP mobile app**.

7. How do I reset my User ID or password for ADP?

Please [click here](#) for instructions on resetting your User ID or password.

My Options

8. Where can I review my benefit options?

Check out our new website, mywerfenrewards.com for plan details and resources including the 2026 Benefits Guide.

9. How do I decide which option is right for me and my family?

Review all your options on the mywerfenrewards.com website and use our new decision support tool, Nayya, within ADP when you complete your enrollment. The tool will ask you a series of questions about your healthcare needs and preferences and make plan recommendations for you.

10. How will my prescription drugs be covered?

Your prescription drug coverage will be provided through your medical carrier. Consider mail order resources for your long-term medications as it provides greater convenience and cost savings. Refer to the [2026 Benefits Guide](#) for more details.

11. Will I receive new ID cards?

Yes, new ID cards will be issued by Blue Cross Blue Shield, Delta Dental, and EyeMed. Anthem will issue new cards to new enrollees only.

12. On the BCBS site, what should I select to search for doctors under the 2026 medical plans?

Select **PPO or EPO** as the network option.

13. I live in California, will my medical options be different?

Yes, California residents have an HMO option through Anthem in addition to the national plans offered through BCBS.

14. High-Deductible Health Plan vs. PPO - What's the Difference?

High-Deductible Health plans have **lower paycheck costs** but a higher deductible when you utilize care. It comes with a Health Savings Account (HSA) which allows you to set aside pre-tax dollars to help cover medical expenses now or in the future. This option also comes with a company paid contribution of \$500 annually for individuals and \$1,000 annually for families to your HSA.

Preferred Provider Organizations (PPO) have **higher paycheck costs** but lower out of pocket costs when you utilize care. When enrolled in this type of plan you will have the option to contribute to a Healthcare Flexible Spending Account (FSA).

For more information on plan types, please visit the [Benefits Education](#) page on our website.

15. Are the medical plan deductibles “embedded” or “traditional”?

- **Enhanced and Core PPO plans: Embedded**
Example: For the \$750/\$1,500 deductible, once a covered family member meets the \$750 individual deductible, the plan will begin to cover claims for that family member.
- **High-Deductible Plans (\$2,000/\$4,000 and \$3,000/\$5,000): Traditional**
One family member can meet the full deductible amount. The entire family deductible must be satisfied before benefits are provided for any one member enrolled under a family membership.

Paying for Coverage

16. What are my costs for coverage in 2026?

You can review all costs for coverage in the [2026 Benefits Guide](#).

17. Is there a Medical Waive option?

Yes, if you choose to waive medical coverage through Werfen for 2026, you will receive a waiver credit of \$1,000 for the year which is distributed \$38.46 per paycheck (for those paid bi-weekly).

18. Why is the Employee + Spouse plan almost the same cost as Family coverage, and why is Employee + Children less?

Most of the cost comes from adding your first dependent—usually a spouse. Spouses tend to have higher medical usage and claims than children, which makes that coverage tier more expensive. Once you add dependents, most of the plan's total cost is already built in, so adding kids after that doesn't raise the cost as much. This is why the Family rate is higher, and the Employee + Children rate is lower than Employee + Spouse.

19. What is the employer HSA contribution and how will it be funded in 2026?

The contribution will be distributed across 26 paychecks:

- **Employee-only coverage:** \$500 total → \$19.23 per paycheck (bi-weekly)
- **All other coverage levels:** \$1,000 total → \$38.46 per paycheck (bi-weekly)

20. Can employees turning 65 in 2026 enroll in Medicare A and contribute to an HSA?

- No. Enrollment in Medicare disqualifies individuals from enrolling in and contributing to an HSA. If Medicare eligible, we recommend consulting with your tax advisor before contributing to an HSA.

21. What are the benefits of an HSA account?

- HSA benefits include a "triple tax advantage" on funds for qualified medical expenses: contributions are pre-tax, the money grows tax-deferred, and withdrawals on qualified medical expenses are tax-free. Other benefits are that the money is portable between jobs, can be saved and invested for future medical costs, and after age 65, funds can be withdrawn for any reason without penalty (though regular income tax still applies).

22. What is the amount at which you can start investing your funds in the HSA account?

- Once you have accumulated a balance of \$1,000, any funds above that amount can be invested. For more information, check out the [HSA Investment Guide](#).

23. What are the differences between FSA and HSA?

While both accounts allow you to use pre-tax money to pay for qualifying health expenses, there are significant differences, learn more about these plans here, [HSA vs. FSA](#).

24. What is the Medical FSA carry-over limit for 2026?

- **2025 → 2026:** \$660
- **2026 → 2027:** \$680

25. Are the short-term disability plans stackable? For example, if I choose the buy-up plan, would my total coverage be \$3300?

No, both plans are capped at 60% of earnings. The buy-up option is intended for those making \$112,600 or more since the core benefit is capped at \$1,300 per week.

Transfusion and Transplant Transition

26. Transfusion and Transplant Group 401(k)

- **Does Immucor time count toward the 401(k)-vesting schedule?** Yes
- **Will current 401(k) funds roll over automatically?** Yes, but you must create a T. Rowe Price account in December to make elections for January 2026, separate communications to come.
- **Will the rollover funds be 100% vested?** Yes
- **Will future matching contributions follow a vesting schedule?** Yes, the Werfen 401(k) plan vesting schedule of 20% per year of service will apply to matching contributions from January 1, 2026, forward.

27. Which HDHP plan is most similar to the Cigna Choice Fund HSA plan?

The HDHP Low \$2,000/\$4,000 plan is the most comparable option.

28. What happens to my current HSA account with Cigna HSA Bank?

The account can stay with Cigna HSA Bank, you would be responsible for any account fees imposed by the bank. If you enroll in an HDHP for 2026, a new HSA account will be opened for you with Health Equity. You will have the option to consolidate to one account with Health Equity. A follow-up communication with instructions will be sent in January.