



Plan Changes Effective October 1, 2026

These amounts follow annual indexing of the Affordable Care Act (ACA). PEEHIP implements the full ACA indexed amounts each year under established Board policy.

- **Maximum Annual Out-of-Pocket Amounts:** The combined medical and prescription drug in-network maximum annual out-of-pocket amounts will increase to \$12,000 per individual and \$24,000 per family for calendar year 2027. This is an enhanced benefit for members enrolled in PEEHIP's Group #14000 Hospital Medical Plan as they will pay no more than these annual out-of-pocket amounts.
- **Supplemental Hospital Medical Maximums:** The annual maximum amount of claims paid under Group #61000 will increase to \$12,000 per individual and \$24,000 per family for calendar year 2027.
- **Supplemental Hospital Medical Maximum Allowing Primary Coverage Deductible:** Members enrolled in High Deductible Health Plans (HDHP) are not eligible for the PEEHIP Supplemental Medical Plan. The IRS defines the minimum deductibles for HDHPs for calendar year 2027 as \$1,750 for individual and \$3,500 for family. You must provide a copy of your primary plan document for verification of the deductibles.
- **Flexible Spending Accounts (FSA and DCRA):** The annual maximum Health FSA contribution amount will be \$3,400 for the fiscal year beginning October 1, 2026. The Dependent Care Reimbursement Account (DCRA) annual maximum

contribution remains \$7,500 (\$3,750 each if married filing separately). The carryover limit for the Health FSA will increase to \$680.

- **No changes to VIVA Health Plan Benefits**

Annual Adjustments to Retiree Sliding Scale

For members who retired on or after October 1, 2005, PEEHIP premiums are calculated pursuant to the Sliding Scale law, *Ala. Code §16-25A-8.1*. Starting with the base premium as set by the PEEHIP Board, the base premium is adjusted by applying a formula based upon the cost of healthcare to the plan and using a member's specific age and years of service at retirement. Per the law, this premium is subject to change each year. To calculate or review a premium, a retiree premium calculator is available at rsa-al.gov/peehip/calculators/. For more information about the Sliding Scale law and how retiree premiums are calculated under this law, see the dedicated Sliding Scale pages with examples at rsa-al.gov/peehip. The information can be found on the Active Members & Non-Medicare-eligible page and the Medicare-eligible page. The PEEHIP retiree premium calculators will be updated prior to October 1, 2026. Additionally, new members applying for retirement are now provided a PEEHIP premium estimate letter along with an explanation of how the Sliding Scale applies to them. Lastly, in September of this year, PEEHIP will provide additional information to members impacted by the Sliding Scale prior to any resulting changes to their premium effective October 1, 2026.

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Annual Adjustments COBRA, LOA, and Surviving Spouses

As mandated by federal COBRA law and Ala. Code §16-25A-8(e), related to Surviving Spouses paying the cost of their coverage, each plan year there may be either some increases or some decreases to these rates as shown below.

COBRA and LOA	FY2026	FY2027	Increase
Individual	\$645	\$693	\$48
Family	\$1,618	\$1,736	\$118
Supplemental	\$198	\$212	\$14
Surviving Spouse	FY2026	FY2027	Increase
SS < 65	\$1,014	\$1,165	\$151
SS < 65 with Dependent < 65	\$1,715	\$1,896	\$181
SS < 65 with Dependent > 65	\$1,350	\$1,501	\$151
SS > 65	\$230	\$230	\$0
SS > 65 with Dependent < 65	\$1,177	\$1,207	\$30
SS > 65 with Dependent > 65	\$460	\$460	\$0

FY2027 Employer Contribution Amount

PEEHIP participating employers contribute funds to PEEHIP based on their number of active employees. The Alabama Legislature sets the employer contribution amount per active employee, which will be \$1,048 for fiscal year 2027 (starting October 1, 2026). This is an increase of \$144 from the prior year. This funding is used to cover the costs for all active and retired employees and their eligible dependents enrolled in PEEHIP coverage. ●

Open Enrollment Begins July 1!

PEEHIP’s annual Open Enrollment period begins July 1! This is the once-per-year opportunity for PEEHIP members to enroll in or change coverage, as well as add or drop eligible dependents from coverage. Outside of Open Enrollment, changes are only permissible due to a qualifying life event.

It is important for PEEHIP members to know that while PEEHIP is dedicated to providing members with many benefit options that promote health and well-being, PEEHIP members have the responsibility to take action to make educated choices during Open Enrollment to select the plan(s) that are best for them and their covered dependents. Visit PEEHIP’s Member Online Services (MOS) website today at <https://mso.rsa-al.gov> to view your current coverages.

Important Open Enrollment Dates

Open Enrollment begins July 1, 2026, and will end by the following deadlines:

- **Online:** Online Open Enrollment ends midnight **September 10, 2026**. After this time, online changes

will not be accepted and the Open Enrollment link will be closed.

- **Paper:** Any paper Open Enrollment forms postmarked after **August 31, 2026**, will not be accepted, without exception.
- **Flexible Spending Accounts:** Both paper and online Open Enrollment for flex plans end **September 30, 2026**.

- **Effective Date of Coverage:** All Open Enrollment coverage elections approved by PEEHIP will become effective **October 1, 2026**.

MEDICARE MEMBERS, PLEASE SEE THE IMPORTANT UPDATE ABOUT YOUR OPEN ENROLLMENT DATES IN THE MEDICARE SECTION OF THIS PEEHIP NEWSLETTER

Open Enrollment Page

PEEHIP’s Open Enrollment informational webpage can be found at rsa-al.gov/peehip/open-enrollment. You can also navigate to this page from the main RSA page and clicking the PEEHIP link. This page allows you to find the information needed to make educated decisions about your health plan options. Included are deadlines, the updated PEEHIP Member Handbook with Open Enrollment

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changes effective October 1, 2026, and other information relating to Open Enrollment.

Helpful Information

Open Enrollment information is published in the PEEHIP Member Handbook. Active and retired members can view and/or download a copy of the handbook from the PEEHIP Open Enrollment web page referenced on page 2. For members without internet access, you can request a printed Member Handbook by calling RSA Member Services at 877.517.0020.

You do not need to do anything during Open Enrollment if you are satisfied with your current coverage.* If you take no action, you and your covered dependents will remain on your current plan(s).

***Exception:** *If you want to renew your Flexible Spending Accounts or Premium Assistance (PAA) Discount, you must reenroll each year as these programs do not automatically renew. For more information about the Premium Assistance Program, visit rsa-al.gov/peehip/premiums/premium-assistance-program.*

Did You Know?

Online enrollment is the preferred option because it is the easiest and most efficient method to enroll in or make changes to your coverage. No other enrollment method provides a confirmation page in real-time, giving you instant assurance PEEHIP has received your enrollment request.

Open Enrollment Through MOS

1. Go to <https://mso.rsa-al.gov> and enter your self-selected User ID and Password. If you need to register or re-register to create a new User ID and Password, click **Need to register?** You will need your PID number to register. Your PID can be found at the top right of paper correspondence from PEEHIP. If you do not know your PID, please click **Need a PID? (Request PID Letter)** for steps to have your PID mailed to you at your current mailing address on file with the RSA.
 - Forgot User ID and/or Password: Click **Forgot user ID or Password?** and follow the steps to reset your account.
2. Click **Enroll in or Change PEEHIP Coverages** on the Home page or from the **PEEHIP Services** dropdown menu at the top of the page.
3. Click the **Open Enrollment** option and then follow the on-screen prompts until you receive your **confirmation page**.

Don't Have Internet Access?

For members without internet access, you may request a printed Member Handbook or request a NEW ENROLLMENT AND STATUS CHANGE form to make Open Enrollment changes by calling RSA Member Services at 877.517.0020. ●

Summary of Benefits and Coverage Availability of Summary Health Information

The Patient Protection and Affordable Care Act (PPACA) of 2010 created a federal requirement for group health plans to provide the Summary of Benefits and Coverage (SBC) form to health plan members during Open Enrollment. Health benefits represent a significant component of every employee's compensation package. The benefits also provide important protection for employees and their family in the case of illness or injury. PEEHIP offers health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, PEEHIP makes available an SBC, which summarizes important information about health coverage

options in a standard format to help you compare across coverage options available to you in both the individual market and group health insurance coverage markets. The SBC is available on the PEEHIP web page at rsa-al.gov/peehip/publications/#sbc. A paper copy is also available, by calling Member Services at 877.517.0020. The SBC is meant as a summary only and the coverage examples in the SBC are for illustration purposes only and may not be representative of the actual charges for copayments or out-of-pocket expenses for the PEEHIP plan. For more detailed benefit information, see the PEEHIP Summary Plan Description (SPD) at rsa-al.gov/peehip/publications/. ●

Medicare-Eligible PEEHIP Members

The information below pertains to Medicare-eligible PEEHIP retirees or Medicare-eligible dependents of PEEHIP retirees. For more information, visit rsa-al.gov/peehip/retirees/.

NEW PEEHIP MEDICARE OPEN ENROLLMENT DATES THIS YEAR

If you are Medicare-eligible, your PEEHIP Open Enrollment period for hospital medical coverage will now align with the national Medicare Open Enrollment, which this year is October 15, 2026, through December 7, 2026.

There is no change to the following Open Enrollment deadlines:

- Optional Plans (OE July 1, 2026, through August 31, 2026, for paper and through September 10, 2026, for online election changes)
- Premium Assistance Discounts (must be re-applied for each year with a current year IRS tax return transcript and are due by August 31, 2026)
- Non-Medicare member hospital medical OE dates

To be more competitive in gathering bids for PEEHIP's Medicare plans, PEEHIP moved its request for proposal timeline from spring to summer. Therefore, the winning bidder of PEEHIP's Medicare plans would not be known until after the regular Open Enrollment period had ended. In order to provide Medicare members full knowledge of who will be administering the plan in the upcoming year, PEEHIP moved its Medicare Open Enrollment so that there would still be ample time to make election changes once the request for proposal period is over and any potential new plan carrier implemented for the upcoming January. As a reminder, if you are happy with your coverage choices, no action is needed during Open Enrollment.



Schedule your screening for one of the most preventable cancers

Colorectal cancer is one of the most common cancers, but it's also one of the most preventable.¹ Most adults should begin colorectal cancer screening at age 45.² Screening can detect colorectal cancer early when treatment is most effective and may help prevent cancer by removing polyps before they become cancerous.³ Polyps can take 10-15 years to develop into cancer.⁴ One reason the death rate for colorectal cancer has improved is that polyps are more often found early through screening.² Talk with your doctor about scheduling a colorectal cancer screening that is appropriate for you.

Be sure to talk with your doctor if you notice any new or concerning symptoms, such as changes in bowel habits, blood in the stool, or unexplained weight loss.

In addition to early detection, you may also earn rewards through Go365® for completing eligible preventative screenings, such as an in-person colonoscopy. Once the claim has been processed with Humana in the same year you can call or go online to redeem rewards for gift cards. The rewardable gift card amount for a colonoscopy is \$55. Rewards show up automatically in your Go365® account if billed through your PEEHIP Humana Group Medicare Advantage PPO Plan. This may take up to 90 days.

Colonoscopy	\$55 in rewards	1 per year
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For more information, or questions about your PEEHIP Humana plan benefits, please contact your dedicated PEEHIP Humana Customer Care team at 800.747.0008 (TTY:711) Monday – Friday, 7 a.m. – 8 p.m., CT or visit your.Humana.com/PEEHIP. ●

¹ American College of Gastroenterology. Colorectal Cancer Screening: <https://gi.org/education/educating-you-your-colleagues/colorectal-cancer-awareness-education-resources/crc-community-education-toolkit/>

² American Cancer Society. Detecting Colorectal Cancer: <https://www.cancer.org/cancer/types/colon-rectal-cancer/detection-diagnosis-staging/detection.html>

³ American College of Gastroenterology-Shareable link or printable flyer on preventing colorectal cancer: <https://webfiles.gi.org/links/committees/Public%20Relations/22CRC-prevent-it-rackcrd-spread.pdf>.

⁴ Cleveland Clinic. How Long Does It Take Colon Cancer To Grow: <https://health.clevelandclinic.org/how-quickly-do-colon-polyps-turn-cancerous>