MICHIGAN CATHOLIC CONFERENCE

OPEN ENROLLMENT 2027

Open Enrollment for your 2027 benefits is here

ENROLL NOVEMBER 1 – NOVEMBER 15, 2026

Open Enrollment 2027 is here and now is a great time to take a fresh look at the benefits available to you through Michigan Catholic Conference

This is your opportunity to review your current benefits, learn about any changes to the benefit plans, and make sure your elections continue to meet the needs of you and your family.

We encourage you to take the time to review this brochure, which contains information you need to prepare for Open Enrollment, including important changes, deadlines, reminders, and enrollment instructions.

As you review your benefits, you should consider:

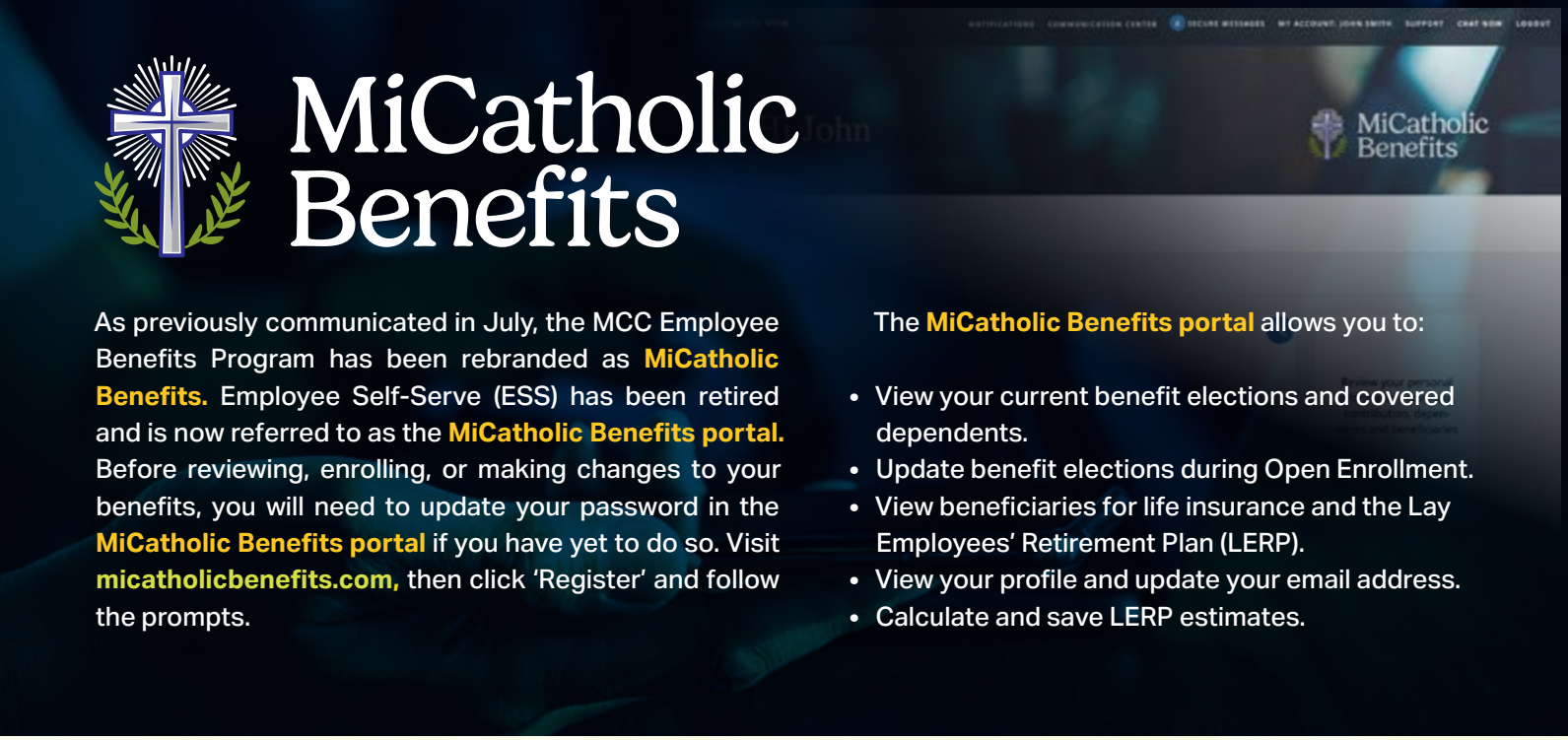
- Your current benefit elections
- Any changes in your family or personal circumstances
- Your anticipated health care needs for the coming year
- Your current covered dependents
- Plan costs, coverage levels, and available options
- Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs), retirement, and other available benefit options offered by your employer
- Your current beneficiary information

Even if you are satisfied with your current benefit coverage and do not plan to make changes, we strongly encourage you to take advantage of the resources available so you are aware of any changes that may affect your coverage or costs. Please know that if you want to participate in any of the Flexible Spending Accounts for the 2027 plan year, **you are required to actively enroll.**

Your benefits are an important part of your total compensation package, and we want to make sure you have the information you need to make informed decisions about your coverage.

Not all employers offer all plans available under the MCC Benefit Program. Please check with your employer or MCC to verify which options are available to you. In addition to the benefit changes MCC makes, employers can add or remove plan offerings; therefore, it is important for you to verify which benefits you will be offered for 2027 and how much, if anything, you will have to contribute per paycheck.

MiCatholic Benefits



As previously communicated in July, the MCC Employee Benefits Program has been rebranded as **MiCatholic Benefits.** Employee Self-Serve (ESS) has been retired and is now referred to as the **MiCatholic Benefits portal.** Before reviewing, enrolling, or making changes to your benefits, you will need to update your password in the **MiCatholic Benefits portal** if you have yet to do so. Visit **micatholicbenefits.com,** then click 'Register' and follow the prompts.

The **MiCatholic Benefits portal** allows you to:

- View your current benefit elections and covered dependents.
- Update benefit elections during Open Enrollment.
- View beneficiaries for life insurance and the Lay Employees' Retirement Plan (LERP).
- View your profile and update your email address.
- Calculate and save LERP estimates.

"WHAT'S STAYING THE SAME?"

We are pleased to share that not much is changing in our current benefit plans or coverages for the upcoming year, including:

- Medical plans
- Dental and vision plans
- Plan deductibles, copays, and coinsurance
- Other available benefit programs

2027 Flexible Spending Account Maximums

Flexible Spending Accounts require active enrollment every year. Elections for the 2026 plan year **do not** automatically renew in 2027. If you do not renew, you will not have FSA coverage in 2027. There are no changes to the benefit maximums for the 2027 plan year.

Limited Purpose FSA 2027 Maximum	
$3,400 ($680 carryover)	
Health Care FSA 2027 Maximum	
$3,400 ($680 carryover)	
Dependent Care FSA 2027 Maximums	
Married Filing Separately	$3,750
Single / Married Filing Jointly	$7,500

MCC does not determine the amount of any cost share that may be required by your employer. **Please check with your employer for this information and any changes.**

"WHAT'S CHANGING?"

Health Savings Account Maximums

Employees enrolled in an HSA-eligible high-deductible health plan—PPO2 or PPOHD—may contribute up to $4,500 to an HSA in 2027 for self-only coverage or $9,000 for family coverage. These limits include employee and employer contributions combined. HSAs do not require active enrollment. The amount you are contributing in December 2026 will automatically roll over to 2027.

"WHAT ELSE DO I NEED TO KNOW?"

Pharmacy Formulary Changes

While medical plans are not changing, pharmacy formulary changes can occur during the plan year. You may receive notice that a medication's coverage or formulary status is changing. We understand that changes to prescription coverage can be confusing, especially when you regularly take a medication.

A pharmacy formulary is the list of prescription medications covered by your health plan. It is reviewed regularly to help ensure that covered medications provide safe, effective, and cost-conscious treatment options.

Pharmacy formulary changes can happen for several reasons, including:

- **New medications becoming available.** The FDA continually approves new medications and treatments, which may be evaluated for coverage.
- **Generic or lower-cost alternatives becoming available.** When an equivalent or clinically appropriate alternative becomes available, coverage may be adjusted.
- **Medication price changes.** Changes in drug costs and manufacturer pricing can affect coverage.
- **Clinical recommendation changes.** New research, clinical guidelines, or safety information may result in changes to coverage.
- **Medications being removed from the market.** If a medication is discontinued or recalled, formulary coverage may need to be updated.

If a medication you take is affected by a formulary change, you will generally receive information explaining the change and any available options. Depending on the situation, you may be able to continue your current medication, switch to an alternative, or work with your health care provider to determine the most appropriate option.

Do not stop taking a medication because of a formulary change without first talking with your health care provider.

You may access the current formulary by visiting **micatholic.org/medical-plans.**

HOPE

HOPE Catholic Wellness and Employee Assistance Program

As you review your benefits during Open Enrollment, don't forget about a valuable Employee Assistance Program (EAP) and wellbeing resource available to you and your family. Unlike traditional EAP services, HOPE integrates **faith-based support**—including spiritual direction, prayer, discernment tools, and reflection resources—to help you flourish fully in Spirit, Mind, and Body. This benefit is offered at no cost to you and is available to you and your dependents.

You don't have to wait for a crisis to use your EAP. Whether you are dealing with a significant life event or simply need someone to talk to, the EAP is available to help. Your EAP is confidential, and your employer does not receive information identifying employees who use it.

To contact HOPE directly, call **(866) 596-4673** or visit **micatholic.org/hope.**

Additional Health and Pharmacy Programs, Benefits, and Services

By enrolling in an MCC Medical Plan, the following programs are made available to you and your covered family members at no additional cost:

- **Teladoc Chronic Care Plus Management** for diabetes, pre-diabetes, hypertension, and weight management.
- **RxSavings Solutions** (RxSS) to help you and others on your health plan easily find the lowest-price options for prescription drugs.

The following are additional benefit programs provided by MCC to participating employers:

- Lay Employees Retirement Plan
- MCC 403(b) Retirement Savings Plan
- CAPTRUST Advisory Services

Learn more by visiting **benefits.micatholic.org.**

OPEN ENROLLMENT RESOURCES

The MCC Benefits Team is available Monday through Friday, 8:15 am to 4:45 pm to answer your questions and assist you in the enrollment process.

The Open Enrollment 2027 (OE27) website provides information about all MCC benefits, including FAQs, links to benefit vendor partners, contact information, and more. Short videos are also available on the following topics:

- Health Savings Accounts
- Flexible Spending Accounts
- Medical Plans
- How to enroll

To visit the OE27 website, scan the QR code or visit **micatholic.org/oe27.**

Annual Required Notices

Required employee benefits notices are available by visiting **benefits.micatholic.org.** Please contact MCC to obtain printed copies if you are unable to access or print them yourself.

Enrollment Reminders

- Open Enrollment 2027 runs **from November 1 through November 15, 2026.**
- Enroll through the **MiCatholic Benefits portal** by visiting **micatholicbenefits.com** or by calling the MCC Benefits Team at **(800) 395-5565,** Monday–Friday, 8:15 am to 4:45 pm.
- Don't forget to update your **MiCatholic Benefits portal** login credentials before enrolling.
- After you log in, review your personal information, dependent information, enrollment status, and beneficiaries for LERP and Life Insurance to make sure they are correct. Dependent and beneficiary information may be updated through the portal. Email addresses may also be updated through the portal; all other personal information changes must be completed through your employer.
- When you have completed your enrollment, **you must click "Submit."** Failure to do so will result in your 2026 elections carrying forward and **no FSA for 2027.**
- Print your confirmation statement after completing enrollment. **Report any discrepancies to MCC no later than December 15, 2026.**

MCC Benefits Team Contact Information

Phone
(800) 395-5565

Email
benefits@micatholic.org

Chat
Visit **benefits.micatholic.org** or scan the QR code to access our chat feature

Voicemails and emails will receive a response no later than the end of the next business day.

Office hours
Monday–Friday, 8:15 am to 4:45 pm (excluding holidays)