

2026-2027 OPEN ENROLLMENT HIGHLIGHTS

Open Enrollment Dates: June 2 - June 8, 2026

PASSIVE OPEN ENROLLMENT

This year's Open Enrollment will be **PASSIVE** for your medical/prescription drug (including Davis Vision), dental, voluntary life/AD&D, disability, and other voluntary accident, hospital, and critical illness benefits. This means that if you do not change your current elections or waive coverage in ADP Workforce Now by **June 8th**, your benefit elections will roll over for the 2026-2027 plan year. **However, you MUST enroll in the FSA (Healthcare and Dependent Care) each year, even if you currently participate today.**

NOTE: All employees enrolled in the medical/prescription drug plan (including Davis Vision) **MUST** complete the Spousal/Domestic Partner Surcharge affidavit and return it to HR by June 8th. If the affidavit is not received by June 8th and your Spouse/Domestic Partner is enrolled in medical coverage, a **\$46.15** per-pay surcharge will automatically be applied to your contribution until this form is received by HR.

VIRTUAL OPEN ENROLLMENT

Visit the Open Enrollment page on BenePortal at meridianbankbenefits.com any time, from any device, to access everything you need in order to make the best benefit decisions for you and your family.

- Review the Open Enrollment Presentation and 2026-2027 Benefits Guide
- Access the benefits enrollment site ADP Workforce Now

INSTANT ACCESS!
[Click Here](#) or scan the QR code to visit BenePortal!



BE WELL WITH MERIDIAN BANK

Meridian Bank supports your well-being by offering a wellness program that lets you earn a financial incentive. By participating, you can save on your monthly medical/prescription drug (including Davis Vision) contributions.

Take Action Now

Earn your Wellness Incentive for the July 1, 2026 Plan Year!

There is still time to qualify for wellness savings for the July 1, 2026 plan year. To be eligible for reduced contributions starting with the first pay period, you and your covered Spouse/Domestic Partner (if applicable) must:

- Complete your annual physical and routine bloodwork/biometric screening.
- Submit your completed Physician's Results Form via the Wellworks For You member portal by June 15, 2026.

Important Submission Deadline

If you do not submit proof by June 15, your monthly medical/prescription drug (including Davis Vision) contribution will increase as follows effective July 1:

- Employee Only: **\$25/month (\$11.54 per-pay)**.
- Employee & Spouse/Domestic Partner*: **\$50/month (\$23.08 per-pay)**.

* **NOTE:** If you cover a Spouse/Domestic Partner, both must complete the requirements to qualify for savings.

Advanced Reminder

Wellness Incentive for the July 1, 2027 Plan Year

- You and your covered Spouse/Domestic Partner must complete an annual physical and biometric screening, and submit the Physician's Results Form by June 11, 2027 to qualify for savings.
- See pages 11-12 of your 2026-2027 Employee Benefits Guide for details.

WHAT TO KNOW FOR 2026-2027

Medical/Prescription Drug/Vision Benefits:

- **NEW!** Independence Administrators will be your new medical/prescription drug (including Davis Vision) administrator for the 2026-2027 plan year. Independence Administrators is part of Independence Blue Cross and uses the Independence Blue Cross provider network.
- There will be no changes to your medical/prescription drug (including Davis Vision) plans, or provider networks.
- If you are a new enrollee, make sure to visit ibx.com and register your account on July 1. Current Independence Blue Cross members will continue to log in to ibx.com with the same username and password.
- Contributions will change for the 2026-2027 plan year. Please see your applicable contribution sheet for your per-pay deductions.

Health Savings Account (HSA) limits:

- Meridian Bank funds 30% of the deductible on a per-pay basis for PPO HDHP enrollees
- **Meridian Bank's Contribution:**
Single: \$600 / Family: \$1,200
- **Enrollee's Maximum Contribution:**
Single: \$3,800 / Family: \$7,750
- Those age 55 and older may contribute an additional \$1,000, known as the "catch-up" contribution

Dental:

- Aetna will remain the dental carrier — no changes to contributions or plan designs.

Flexible Spending Account (FSA) limits:

- **Healthcare FSA:** \$1,500
- **Dependent Care FSA:** \$7,500 (\$3,750 married filing separately)
- Healthcare and Dependent Care FSA elections **DO NOT** roll over. **To participate, you MUST make a new election in ADP Workforce Now for the 2026-2027 plan year.**

Life and AD&D

- **Review Your Beneficiaries:** Log in to ADP to ensure your beneficiary elections are current.

ID CARDS

Members will receive a new medical/prescription drug ID card in the mail. If you do not receive your ID card by July 1, you can access a digital copy online as follows:

- Visit ibx.com and log in to your member portal.
- Click **View My ID card** (or skip to your **Dashboard** and click **View ID cards**).
- Click on the image of your ID card where you can then select print, download, email, or order a copy of their ID card by mail.

Mobile App

- Download the IBX mobile app from the App Store or Google Play and log in using your username and password.
- Select **View My ID Card** in the blue box (or skip to your Dashboard and select View ID cards).
- Select **Share** to print, download, email, or fax a copy.
 - iPhone users can select **'Add to Apple Wallet'** to easily access on the go.

Reminder

If you have enrolled dependents, select their name from the dropdown list to view, print, download, email, or order a copy by mail.

HAVE QUESTIONS?

The Benefits Member Advocacy Center (Benefits MAC), provided by Conner Strong & Buckelew, allows you to speak with a specially trained Member Advocate who can help you get the most out of your benefits.

You can contact the Benefits MAC anytime during the plan year, Monday-Friday, 8:30 am to 5:00 pm, EST via phone at **800.563.9929**, via the web at connerstrong.com/memberadvocacy, or via email at cssteam@connerstrong.com.