HENNIGES AUTOMOTIVE

**2027 OPEN ENROLLMENT**
**November 2, 2026 - November 13, 2026**

# Welcome to 2027 Open Enrollment!

At Henniges Automotive, we believe our employees are our greatest asset. That's why we continue to offer a comprehensive and competitive benefits package designed to support you and your family at every stage of well-being journey. Open Enrollment is your opportunity to review your current coverage, learn about any benefit updates, and make the choices that best fit your needs for 2027.

Scan the QR code at the end of this notice to visit the **Virtual Benefits Showcase**, where you'll find your Benefits Guide, plan summaries, annual notices, and other helpful resources.

**Open Enrollment Dates: November 2 – November 13** – During this time, you can add, remove, or change benefits and/or dependents through **BenXpress**

**Important Reminder:** Most of your current benefit elections will automatically roll over into 2027. However, **Flexible Spending Account (FSA)** and **Health Savings Account (HSA)** elections do not roll over and must be made each year. If you wish to contribute to an FSA or HSA in 2027, be sure to log in to **BenXpress** and enter your 2027 contribution amount during Open Enrollment.

**http://www.benxpress.com/henniges**
**Username**: firstname.lastname
**Password**: Last 6 digits of SSN

## WHAT'S CHANGING FOR 2027?

Medical coverage will remain with Blue Cross Blue Shield of Michigan.

### Choice PPO HSA Plan

Plan deductible changes:

| Single | Family |
|---|---|
| $1,800 | $3,600 |
| ↑ $50 | ↑ $100 |

Out-of-pocket maximum changes:

| Single | Family |
|---|---|
| $3,600 | $7,200 |
| ↑ $100 | ↑ $200 |

HSA contribution limit updates (IRS):

| Single | Family |
|---|---|
| $4,500 | $9,000 |
| ↑ $100 | ↑ $250 |

**NEW!**

**PillarRX replace with Health Plan Advocate (HPA)**
HPA assists with your prescription drug needs as your dedicated resource for questions and connects you to cost-reduction strategies and opportunities. See flyers in the **Virtual Benefits Showcase** for more information.

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## Medical

| | BCBSM PPO Member's Responsibility | BCBSM Choice PPO HDHP HSA Member's Responsibility | BCBSM Basic PPO HDHP HSA Member's Responsibility |
|---|---|---|---|
| Deductible (individual/family) | $1500/$3000 | $1800/$3600 | $3500/$7000 |

### 2027 Medical Rates

| EMPLOYEE SEMI-MONTHLY CONTRIBUTIONS | | | |
|---|---|---|---|
| Employee Only | $126.95 | $ 47.67 | $ 27.48 |
| Employee + One | $276.96 | $104.86 | $ 59.51 |
| Family | $403.90 | $162.07 | $ 91.50 |

## Dental

| BENEFITS | Delta Dental Core Plan Member's Responsibility | Delta Dental Premium Plan Member's Responsibility |
|---|---|---|

### 2027 Dental Rates

| EMPLOYEE SEMI-MONTHLY CONTRIBUTIONS | | |
|---|---|---|
| Single | $ 3.50 | $ 9.37 |
| Two Person | $ 6.99 | $18.57 |
| Family | $10.49 | $29.22 |

## Vision

| BENEFITS | VSP Standard Member's Responsibility | VSP Premium Member's Responsibility |
|---|---|---|

### 2027 Vision Rates

| EMPLOYEE SEMI-MONTHLY CONTRIBUTIONS | | |
|---|---|---|
| Single | $3.37 | $ 7.32 |
| Two Person | $5.60 | $12.16 |
| Family | $9.55 | $21.30 |

**Don't forget to enroll by November 13th!**

**Attend an in-person Open Enrollment meeting at your location.**

**Scan these QR codes to learn more about your benefits.**

Virtual Benefits Showcase

Presentation