CHAPMAN UNIVERSITY

IT'S TIME

Open Enrollment for Your 2027 Benefits Is Happening Now!

NOV. 2–NOV. 18







ABOUT OPEN ENROLLMENT

Open Enrollment is your **once-a-year opportunity** to review and make changes to your benefit elections without a qualifying event—so don't miss out!

During this Open Enrollment, you can:

- ✔ Add, cancel or change coverage
- ✔ Enroll or re-enroll in a healthcare and/or dependent care flexible spending account (FSA)
- ✔ Elect or modify your health savings account (HSA) employee contributions
- ✔ Add or drop eligible family members to or from coverage
- ✔ Increase your supplemental life insurance coverage—this is your one-time opportunity to elect coverage for yourself up to the guaranteed issue amount of $200,000. If you enroll, you can also cover your dependents.

BENEFIT UPDATES FOR 2027

- New enrollees will be accepted into the Cigna PPO plan for 2027. Last year, Chapman planned to sunset this plan, but now has decided to keep this as an option for employees.
- Lincoln Financial Group is our new provider for voluntary life, accident, and critical illness insurance, which provides a better value to employees and the university. (Previously, our provider was The Standard.) Previously selected coverage will automatically roll over, but now is the time for employees to make any changes. With a new provider, employees have a one-time opportunity to enroll in these benefits during Open Enrollment without evidence of insurability up to the guaranteed issue amount.
- The vision plans are still administered by VSP, but we have a new network, the Choice Network. This provides a better value, and an analysis shows that currently enrolled employees' providers are in-network.

WANT TO LEARN MORE?

- View your 2027 Benefits Guide
- Watch our Open Enrollment presentation
- Visit our Benefits Education Video Library

2027 BENEFITS AT-A-GLANCE

BENEFITS	COVERAGE OPTIONS
Medical & Prescription	• Kaiser HMO Plan (Southern CA only) • Cigna Select HMO Plan – Inland Empire: Heritage Provider Network – Los Angeles County: Memorial Care, Heritage Provider Network and Providence St. Joseph Health Center – Orange County: Providence St. Joseph Hoag Health – San Diego County: Scripps • Cigna Full HMO Plan (CA only) • Cigna Open Access Plus HDHP + HSA Plan • Cigna PPO Plan
Health Savings Account (HSA)	• Available to Cigna HDHP + HSA medical plan members
Dental	• Delta Dental DeltaCare USA HMO Plan • Delta Dental PPO Plan
Vision	• VSP Basic Plan • VSP Premier Plan
Flexible Spending Accounts (FSAs)	• Healthcare FSA • Limited-Purpose Healthcare FSA for HSA participants • Dependent Care FSA • Commuter Benefit
Life/AD&D	• Basic coverage for employees only • Supplemental coverage for employee plus family
Disability	• Long-Term Disability
Voluntary Benefits	• Accident Insurance • Critical Illness Insurance
Employee Assistance Program (EAP)	• Counseling and work-life services through Lincoln Financial Group
Voluntary Legal Plan	• Pre-paid legal services through MetLife legal plans
Auto & Home Insurance	• Special rates and generous discounts on auto and home insurance through California Casualty
Back-up Care	• Back-up childcare and adult/eldercare; find babysitters, nannies, senior care resources and more
Pet Insurance	• Coverage for your pet's veterinary care
Total Life Wellness	• Wellness Program • Bereavement Support • Healthy Rewards • Travel Assistance • ScholarShare 529 Program • Retirement Plans

CHAPMAN UNIVERSITY

2027 MONTHLY BENEFIT COSTS

MEDICAL					
Coverage Tier	**Kaiser HMO** (Southern CA only)	**Cigna Select HMO** (Inland Empire, Los Angeles, Orange and San Diego County only)	**Cigna Full HMO** (CA only)	**Cigna Open Access Plus HDHP + HSA**	**Cigna PPO**
Employee Only	$35.00	$58.00	$121.00	$178.00	$624.00
Employee + 1	$194.00	$288.00	$623.00	$688.00	$1,687.00
Employee + 2 or More	$338.00	$445.00	$891.00	$984.00	$2,410.00

DENTAL			VISION	
Coverage Tier	**Delta Dental DeltaCare USA HMO**	**Delta Dental PPO**	**VSP Basic**	**VSP Premier**
Employee Only	$7.24	$27.44	$0.00	$3.56
Employee + 1	$18.00	$60.78	$0.00	$5.64
Employee + 2 or More	$24.62	$86.96	$0.00	$8.52

2027 BIWEEKLY BENEFIT COSTS

MEDICAL					
Coverage Tier	**Kaiser HMO** (Southern CA only)	**Cigna Select HMO** (Inland Empire, Los Angeles, Orange and San Diego County only)	**Cigna Full HMO** (CA only)	**Cigna Open Access Plus HDHP + HSA**	**Cigna PPO**
Employee Only	$17.50	$29.00	$60.50	$89.00	$312.00
Employee + 1	$97.00	$144.00	$311.50	$344.00	$843.50
Employee + 2 or More	$169.00	$222.50	$445.50	$492.00	$1,205.00

DENTAL			VISION	
Coverage Tier	**Delta Dental DeltaCare USA HMO**	**Delta Dental PPO**	**VSP Basic**	**VSP Premier**
Employee Only	$3.62	$13.72	$0.00	$1.78
Employee + 1	$9.00	$30.39	$0.00	$2.82
Employee + 2 or More	$12.31	$43.48	$0.00	$4.26

CHAPMAN UNIVERSITY