



WHAT'S CHANGING FOR 2027?

Medical

More choices and more predictable costs are coming in 2027.

WHAT'S CHANGING

NEW! Kelsey-Seybold Plan

Medical plan choices: 2026 **3** → 2027 **4**

Coordinated care through Kelsey-Seybold and predictable copays for many commonly used services.

\$10

Primary care

\$50

Specialist

\$75

Urgent care

\$500

ER (waived if admitted)

100%

Lab & X-ray

\$500

Complex imaging

In-network deductible: **\$1,950 ind. / \$3,775 fam.**

In-network OOP max: **\$4,700 ind. / \$9,200 fam.**

No out-of-network benefits

Memorial Hermann ACO

Still available, but several common services move from deductible/coinsurance to **predictable copays**.

Service	2026	2027
Primary Care	20% after ded.	\$10 copay
Specialist	25% after ded.	\$50 copay
Urgent Care	20% after ded.	\$75 copay
Emergency Room	50% after \$250 copay & deductible	\$500 copay waived if admitted

STAYING THE SAME

Deductible: **\$1,950 ind. / \$3,775 fam.**

In-network OOP max: **\$4,700 ind. / \$9,200 fam.**

MEDICAL RATES — PER PAY PERIOD

Coverage	HDHP 2026 → 2027	Memorial Hermann ACO 2026 → 2027	Choice POS 2026 → 2027	Kelsey- Seybold NEW · 2027
Employee Only	\$42.50 → \$45.50	\$63.50 → \$67.50	\$127.50 → \$147.50	\$77.50
Employee + Spouse	\$448.50 → \$448.50	\$520.00 → \$520.00	\$702.50 → \$811.50	\$600.00
Employee + Child(ren)	\$197.50 → \$210.50	\$235.50 → \$251.00	\$397.00 → \$458.50	\$264.00
Employee + Family	\$418.00 → \$445.00	\$482.00 → \$513.50	\$843.00 → \$973.50	\$618.00



WHAT YOU NEED TO DO

Review all four options. If considering Memorial Hermann ACO or Kelsey-Seybold, make sure the providers you want to use participate in that plan's network.



REMEMBER: YOU MUST ENROLL · 2027 Open Enrollment: **October 19 – November 2, 2026**. All current benefits end **Dec. 31, 2026** — enroll to have elected benefits effective **Jan. 1, 2027**.



This is a summary of benefit changes and highlights. Please refer to the 2027 Employee Benefits Guide and official plan documents for complete plan details.