

2027 OPEN ENROLLMENT FAQs



1. When is Open Enrollment?

The 2027 AVMC Benefits Open Enrollment will begin on:

- **Thursday, October 15, 2026 and end on Thursday, October 29, 2026**
- **All changes are effective January 1, 2027**
- This is the one time during the year you can change plans, add, and remove eligible dependents from your coverage.

Beginning October 15th - review the AVMC 2027 Benefits Guide and all benefit plan information located in the **AVMC Portal > MyHR > 2027 Benefits Library** or visit the website at **avmc.mybenefits.life**.

- Watch the On-Demand Open Enrollment video presentation

2. What is changing for the 2027 benefit year?

This year, please note the following changes:

- **EPO:** Eligible AVMC facility (Tier 1) charges for outpatient surgery and inpatient hospitalization have a **\$0 member cost share**.
- **EPO:** Tier 2 benefits are also changing, including the **requirement** to use an AVMC facility when a facility-based service is available there. The deductibles and out-of-pocket maximums are increasing.
- **PPO:** Tier 2 and Tier 3 cost sharing are changing.
- **Pharmacy:** The Antelope Valley Outpatient Pharmacy (AVOP) is now open in the Outpatient Building.
 - EPO and PPO members who fill eligible prescriptions at AVOP will have low member cost share.

3. Will there be employee contribution changes?

Yes, the following employee contributions are **increasing for 2027 under the following medical plans:**

- Kaiser HMO
- PPO

• **GREAT NEWS! The 2027 EPO employee contributions will remain the same as 2026 contributions!**

4. Do I have to re-enroll for benefits for the 2027 plan year?

- **Yes, if you are making any changes to your Medical, Dental, or Vision plans**
- If you don't make elections during this open enrollment period, you may be subject to loss or delay of benefit coverage for you and your family for plan year 2027.

5. FSA- Do I have to re-enroll for the Flexible Spending Account and Dependent Care plan?

- **Yes, 2027 re-enrollment is mandatory, no exceptions. This benefit does not auto renew.**
- If you currently have these benefits for plan year 2026, you will need to re-enroll for plan year

6. Will I receive an ID card for my health insurance?

- **EPO & PPO** - members will receive a new medical/Rx card from Luminare Health for 2027.
- **Kaiser** - members will rely on their existing ID cards.
- **Delta Dental and VSP**- New enrollees can view or print new ID cards online through the carrier portals.
 - **The dental and vision plans do not provide or require ID cards.**

7. Can I make changes to my benefits outside of Open Enrollment, such as after marriage, the birth of a child, or a loss or gain of other coverage?

If you experience a qualifying event, you must initiate your enrollment changes within 30 days of the qualifying event date or the next opportunity to make changes is during the annual open enrollment.

- **Qualifying Events**: Marriage, divorce, legal separation, annulment, birth or adoption of a child, change in employment for your spouse that affects benefit eligibility, loss or gain of other health coverage.
- **Documents Required**: You will need to submit supporting documentation for the qualifying event such as: marriage license or certificate; hospital birth certificate or official birth certificate; divorce decree; or insurance card with effective date.
- **Changes**: You can make all changes through AVMC SharePoint – Kronos UKG.

8. How can I enroll in Aflac ~ Accident Insurance, Hospital Indemnity, and Critical Illness Voluntary Plans?

Aflac representatives will be available at the Benefits Fair and during open enrollment at Café J for walk-ups as time allows. You can also contact Aflac (818) 515-0378. **These plans are not available in Kronos UKG.**

9. How can I enroll in the Mutual of Omaha (Short-Term Disability) Voluntary Plans?

Mutual of Omaha representatives will be available at the Benefits Fair. **Enroll in Kronos UKG during Open Enrollment.**

10. How can I enroll in the Voya Group 403(b) Retirement Plan?

Voya representatives will be available at the Benefits Fair. **Enroll anytime.** Benefit information is in the AVMC Portal > MyHR > 2026 Benefits Library Page or contact George Peterson, Voya Advisor (909)798-3251.

11. How can I find out more information on AVMC Defined Benefit Retirement Plan, including PEPPRA?

Milliman – Third Party Administrator will be available at the Benefits Fair. Additional information is located in the AVMC Portal > MyHR > Benefits Library Page or contact Milliman Service Center (877)725-8676.

12. Who can I call for help if I have any questions regarding the Open Enrollment process or what is changing?

Our Benefits team is available to assist you by email at humanresources@avmc.org or call one of our team members:

- Sr. Benefits Specialist, Mary Lawson-McFadden (661) 949-5155
- Benefits/Leave Specialist, Amy Noriega (661) 949-5885
- HR Benefits Manager, Wanda DeCoud (661) 949-5171