BSA Benefits & You
2027 Open Enrollment



Brookhaven National Laboratory

U.S. DEPARTMENT of ENERGY

It’s Open Enrollment Time!

It’s time to consider your needs, review your benefit coverages, and maybe make some changes for 2027— and it’s also the time when you need to re-enroll for certain benefits if you want them to continue in 2027. The benefits you have in 2026 might not make sense for you in 2027. Your situation may have changed this year or be changing in 2027.

Employees who are enrolled in the Aetna International Plan may may enroll in the Reimbursement Accounts (Health Care, Dependent Daycare, Transit Commuter, and Parking), and the Vacation Buy Plan. All changes made during the Open Enrollment period are effective 1 January 2027.

Some changes have been made to the benefit programs for 2027.

- Aetna International Plan contributions are increasing.
- The 2027 IRS limits for some of the Reimbursement Accounts have not been announced at the printing of this booklet
- Go to page 4 for information on what’s new and what’s changing.

We encourage you to take time to review your choices to find the benefit programs that provide the coverages that are best for you.

Continue through the rest of this booklet for more information about the benefits for 2027 and what you can and need to do during the Open Enrollment period.

Brookhaven’s Open Enrollment period for benefits for 2026 is Monday, 9 November 2026 through Friday, 20 November 2026

Changes made during the Open Enrollment period will be effective on 1 January 2027.

Here's where to find more information.

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What Is Open Enrollment?

Open enrollment is the time of the year when you should review the benefits available to you and make decisions for the coming year. Because there are changes to some of our benefit plans each year — changes that can affect how much you pay for your benefits and the coverage provided by the benefits, it's important to see what best meets your needs each year.

Have you had any changes in your life or expect any changes? Maybe it makes sense to enroll in one of the reimbursement accounts. Last year's choices might not make sense for you in 2027.

When Is Open Enrollment For Benefits For 2027?

Monday, 9 November 2026 through Friday, 20 November 2026

What's New For 2027?

- There are no changes to your benefits.

Where Can I Get Help?

More information is available on the Benefits Program website, including plan information. The Benefits website is at https://www.bnl.gov/hr/benefits/.

If you have additional questions, send an email to our Benefits Office staff at oe@bnl.gov or call (631) 344-2881.

What's changing for 2027

- Employee contributions for the Aetna International Plan are increasing. See page 9 for more information.

Reimbursement Accounts

- The 2027 FSA limits for the Health Care, Dependent Day Care, Transit/Commuter and Parking Reimbursement Accounts are below.

Type	Minimum	Maximum 2026
Health Care	$300/year	$3,500/year
Dependent Day Care	$300/year	$7,500/year if you are married and file a joint tax return or are single. If you are married and file separate income tax returns, the maximum you may contribute is $3,750/year.
Transit Commuter	$25/month	$4,200year but no more than $350month
Parking	$25/month	$4,200/year but no more than $350/month

Remember — last year's choices might not make sense for you in 2027.

Take time to review your choices to find the benefit programs that provide the right level of coverage for your needs.

What Benefit Elections Can I Make During Open Enrollment?

Open Enrollment is the time during which you can do the following for the plans.

- **Aetna International Plan**
  You can:
  - Elect or drop* this plan, and/or
  - Add or drop eligible family members

  * *You must maintain the insurance coverages required in your place of residence.*

  If you do not make changes to these benefit elections, you'll automatically remain in the Aetna International Plan on 1 January 2027.

- **Health Care and/or Dependent Day Care Reimbursement Accounts**
  You can:
  - Elect these benefits

  You are not automatically reenrolled in these accounts from year to year. If you want these benefits in 2027, you must reenroll. Otherwise, they will end on 31 December 2026.

- **Transit Commuter and/or Parking Reimbursement Accounts**
  At any time during the year during the year you can:
  - Elect or drop these benefits, and/or
  - Increase or decrease your contribution amounts.

  You are not automatically re-enrolled in these plans from year to year, but any unused balance remains in the account for you to use the following year. If you want to contribute to the plan in 2027, you must re-enroll.

- **Vacation Buy Plan**

  You are not automatically re-enrolled in this plan from year to year. If you want to use the plan in 2027, you must re-enroll.

What Happens To My Benefits If I Don't Take Action During Open Enrollment?

- Vacation Buy and Flexible Spending Account elections will end on **December 31, 2026**
- All other benefit elections will roll forward into the new year

Make your Open Enrollment Elections in Workday

When Open Enrollment starts:

1. Login to Workday using your User ID and password. If you need assistance with your password or with logging in, call the ITD Help Desk at ext. 5522
2. You'll see a benefit event task in your Workday inbox
3. Open the event and click "Let's Get Started" to review your benefits and make any changes
4. Click "Manage" or "Enroll" to change your elections
5. Click "Review and Sign"
6. Review your elections and scroll to the bottom of the page
7. Check the box next to "I Accept"
8. Click "Submit" to finish your enrollment
9. On the next screen, click "View Benefits Statement"
10. Click "Print" and keep a copy. This is confirmation of your 2027 elections

If you do not click "Submit", your changes will not be accepted.

If you are adding new dependents, you'll need to create new dependent records and attach supporting documentation (marriage or birth certificates, or affidavits of domestic partnership) before you can add them to your benefit plans. Adding or removing dependents also requires you to complete an Aetna election form; contact the Benefits Office at oe@bnl.gov

You can reopen and revise your elections until Open Enrollment closes.

No elections will be accepted after Friday, 20 November 2026.

More information, including step-by-step instructions on navigating Workday, are available on the Benefits website.

Vacation Buy Plan

The maximum number of hours you can purchase is 40 per year. The maximum is prorated if you work part-time, based on your FTE.

When Can I Enroll In, Drop Or Change Supplemental Life And AD&D Insurance Coverage and 401(K) Plan Contributions?

You can make changes to these coverages throughout the year. For more information go to the Benefits Program website at http://www.bnl.gov/hr/Benefits/.

Can I Change My Benefits During The Year (Other Than During Open Enrollment)?

You may be eligible to make changes to some of your benefits and who you cover during the year only if you have a **Qualifying Event**, such as a marriage, birth or adoption of your child, divorce or legal separation, death of a covered family member, a spouse's loss of coverage from his/her employer, etc.

To make changes to your benefits, you must contact the Benefits Office within a certain period of time (which differs based on the Qualifying Event). If you don't act within the required timeframe, then you'll have to wait until the next Open Enrollment period to make changes. See page 10for more information.

Identification Cards

Aetna International Plan

- If you enroll in the Aetna International Plan for the first time, you will receive an identification card from Aetna. If you add an eligible dependent to your coverage, you will receive a new identification card that will include the dependent you've added.
- Once your enrollment has been processed you can download a digital ID card by going to the Aetna International website https://www.aetnainternational.com.

Health Care, Transit Commuter, or Parking Reimbursement Accounts

- If you enroll in one of these Accounts for the first time, you will receive a debit card from Inspira. If you are currently enrolled, you will not receive a new card unless your current card expires.

Dependent Day Care Reimbursement Accounts

- Dependent Day Care claims can be submitted to Inspira online at www.inspira.com with the appropriate supporting documents i.e. receipts and itemized bill. Claims can also be filed by fax or mail, for more information go to http://www.bnl.gov/hr/Benefits/..

Paying For Benefits

Brookhaven Science Associates (BSA) pays the full cost of many of your benefits (such as the basic life and AD&D insurance). For other benefits (such as the Aetna International Plan), BSA and you share the cost. And, in some cases, you pay the full cost (such as for voluntary life and AD&D insurance), you pay your share of the costs through payroll deductions each pay period.

A summary of coverages and costs of the plans, information on Qualifying Events, and a list of important benefits contact information are on the next few pages.

SUMMARY OF COVERAGES THROUGH THE AETNA INTERNATIONAL PLAN

Eligibility Provision			
Employee	Regular full-time employees participating in this calendar working a minimum of 20 hours per week.		
Dependent	Spouse, same or opposite sex domestic partner; children up to age 26, regardless of student status		
PPO Medical			
		In the U.S.	
CALENDAR FEATURES	**OUTSIDE THE U.S.**	**Preferred Benefits (In-Network)**	**Non-Preferred Benefits (Out-of-Network)**
Individual Deductible	None	None	$1,000 per calendar year
Family Deductible	None	None	$3,000 per calendar year
Prior Calendar Credit	Prior calendar credit accrued within the last calendar year from previous carrier applies to the current year.		
Individual Payment Limit	None	$3,500 per calendar year	$3,500 per calendar year
(Does not include precertification penalty. Includes Outpatient Prescription Drugs when outside the US)			
Family Payment Limit	None	$7,000 per calendar year	$7,000 per calendar year
(Does not include precertification penalty. Includes Outpatient Prescription Drugs when outside the US)			
Lifetime Maximum	Unlimited		
Inpatient Per Confinement Deductible	None	None	None
Member Payment Percentages			
Hospital Services			
Inpatient	No charge	No charge	30% after deductible
Outpatient	No charge	No charge	30% after deductible
Private Room Limit	The institution's semiprivate rate. Should a facility have only one type of room, which is a private room, we are able to code the standard rates within the system		
Pre-certification Penalty	No Penalty	No Penalty	$400
Pre-Certification for certain types of Non-Preferred care received inside the U.S. must be obtained to avoid a reduction in benefits paid for that care. Pre-Certification for Hospital Admissions, Treatment Facility Admissions, Convalescent Facility Admissions, Home Health Care and Hospice Care is required - excluded amount applied separately to each type of expense. Contact the service center to determine if pre-certification is needed for a procedure.			
Emergency Room	No charge	No charge after $100 copay	No charge after $100 deductible
Urgent Care	No charge	No charge after $50 copay	30% after deductible
Ambulance	No charge	No charge after $100 copay	No charge after $100 deductible
Physician Services			
Physician Office Visit	No charge	No charge after $20 copay	30% after deductible
Telemedicine Consultation with Non-Specialist	No charge	No charge after $20 copay	30% after deductible
Specialist Office Visit	No charge	No charge after $35 copay	30% after deductible
Telemedicine Consultation with Specialist	No charge	No charge after $35 copay	30% after deductible

This is only a summary of the coverage through he plan. For additional information, go to www.bnl.gov/hr/Benefits/.

2027 Aetna International Plan Premiums

Coverage	Monthly Contribution Annualized Base Pay			
	Less than $70,000	**$70,000- $99,999**	**$100,000- $174,999**	**$175,000+**
Employee Only	$ 105.01	$140.44	$170.80	$201.17
Employee & Spouse	$ 249.19	$331.26	$402.89	$474.51
Employee & Child	$ 231.19	$307.33	$373.79	$440.24
Employee and Children	$ 231.19	$307.33	$373.79	$440.24
Employee & Family	$ 363.75	$489.41	$595.23	$701.05

The Annual Base salary category for eligible part-time employees is based on their full-time equivalent salary.

QUALIFYING EVENTS

What is a Qualifying Event?

A Qualifying Event is a change in your family status and includes:

(a) change in legal marital status: (1) marriage, (2) death of spouse, (3) divorce, (4) legal separation, (5) annulment,(6) domestic partnership

(b) change in number of dependents: (1) birth, (2) adoption, (3) placement for adoption, (4) death of a dependent, (5) dependents under legal guardianship

(c) change in employment status: (1) termination or commencement of employment of the employee, spouse or dependent, other than for gross misconduct

(d) change in work schedule: (1) an increase or decrease in the number of hours of employment by the employee, spouse or dependent, (2) a switch between full-time and part-time status, (3) a strike or lockout, (4) commencement or return from an unpaid leave of absence

(e) the dependent satisfies or ceases to satisfy the requirements for coverage under the plan(s)

(f) change in the place of residence or work site of the employee, spouse or dependent

What coverages can I change if I have a Qualifying Event?

You may be eligible to add or delete dependents, or add or drop coverage. For the Reimbursement Accounts, you may be eligible to enroll or make changes to your contributions for the remainder of the calendar year. The change(s) in coverage that you request must relate to the change that affects eligibility for coverage.

Are there any other circumstances under which I can enroll myself or a dependent?

Yes. Based on the provisions of the Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA), employees and dependents that are eligible but not enrolled for BSA health insurance plan coverage may enroll for coverage if one the following conditions is met:

- The employee or dependent loses eligibility and is terminated from Medicaid or Children's Health Insurance Program (CHIP) coverage or
- The employee or dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP.

How do I change my coverage(s)?

To change your coverage(s) when a Qualifying Event has occurred, you must make your elections in Workday within 30 days of the date of the Qualifying Event for all Qualifying Events indicated above, except (a)(3), (a)(4) and (e). [60 days applies for items (a)(3), (a)(4) and (e).] Proof of the Qualifying Event., Life event changes cannot be processed without the supporting documents (i.e., marriage certificate, birth certificates, loss of insurance notice, etc.). Your employee premiums (for medical, dental and/or vision plan coverages) and/or your contributions (to the Reimbursement Accounts) will then be changed for the remainder of the calendar year.

When are coverage changes effective?

If you make your change in Workday, within the applicable period, the change in coverage will become effective as of the date of the Qualifying Event.

If a dependent is no longer eligible for coverage and you do not remove that dependent from your coverage within the applicable Qualifying Event period, his/her coverage will end as of the date he/she is no longer eligible.

You must change your coverage elections in Workday and attach supporting documentation for the addition of an eligible dependent. If you only notify Aetna International directly, we may be unable to make the change until the next Open Enrollment period.

IMPORTANT BENEFITS CONTACT INFORMATION

Program	Account/ Plan #	Telephone #	Website/Email
Medical Plan			
Aetna International	499953	(800) 231-7729 (813)775--0190	www.aetna.com
Reimbursement Accounts			
Inspira	116036	(800) 284-4885	www.inspirafinancial.com
Life, AD&D & Long Term Disability Plans		Contact the BSA Benefits Office	(631) 344-2881
Retirement and 401(k) Plans			
TIAA for Retirement Plan	100945	(800) 842-2776	www.tiaa-cref.org/bnl
TIAA for 401(k) Plan	100946		
TIAA One-on-One Financial Counseling		(800) 732-8353 M-F 8 a.m.-8 p.m.	www.tiaa-cref.org/schedulenow
BSA Benefits Office:		(631) 344-2881	oe@bnl.gov