



2027 Non-SCA Benefits Open Enrollment details

Starting Monday, October 19, you can explore and learn about our great benefits improvements during the Benefits Open Enrollment period, which runs through Friday, October 30. This is your time to make changes to benefit elections, including coverage for qualified dependents.

Your benefits are designed to support your wellbeing today and your future tomorrow. Make them count. All elections take effect January 1, 2027.

You can find helpful information below to assist you with your enrollment.

Note: Some links in this document require access to the Maximus network. We want you to be able to connect with benefits information outside the workplace. On maximus.com/employees, find access to important benefits materials outside of work, as well as a direct link to the benefits portal (Maximus Benefits Center). Bookmark this site and check back often for additional information.

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Make your benefits count

Your benefits are one of the most valuable tools available to you, and we want to make sure you're getting the most out of them. We have highlighted a few key changes below to help you get the coverage and support that matters most to you.

Delta Dental: New Base and Enhanced Dental Plans

In 2027, our dental coverage is changing to provide more choice and flexibility. Instead of a single dental plan, you can now choose between two new Delta Dental plan options. The Base Dental plan and the Enhanced Dental plan allow you to select the coverage that best fits your needs and budget.

- **New!** The **Base Dental Plan** gives you comprehensive coverage while keeping your payroll deductions lower, making it a practical option if you expect to need routine services such as exams, cleanings, and occasional basic dental care.
- **New!** The **Enhanced Dental Plan** offers greater financial protection when you need dental care, with a higher annual maximum, lower deductible, and richer coverage across preventive, basic, and major services. The plan pays a larger share of the cost for services such as fillings, crowns, bridges, dentures, and implants, helping reduce your out-of-pocket expenses when you need dental care.

Important! If you're currently enrolled in the Delta Dental Plan, you'll automatically be enrolled in the Base Delta Dental Plan at your current coverage level (Employee Only, Employee + Spouse/Children/Family, etc.) starting January 1, 2027. To upgrade to the Enhanced Dental Plan, make your selection during the Benefits Open Enrollment Period.

Feature	Base Dental Plan		Enhanced Dental Plan	
Individual deductible	\$100		\$50	
Family deductible	\$200		\$100	
Maximum annual benefit (per person)	\$1,500		\$3,000	
Orthodontic lifetime maximum (per person)	\$1,500		\$3,000	
	Plan pays	You pay	Plan pays	You pay
Diagnostic & preventive services (in-network)	100%	0% after deductible	100%	0% after deductible
Basic services (fillings, root canals, extractions)	80%	20% after deductible	100%	0% after deductible
Major services (crowns, bridges, implants)	50%	50% after deductible	70%	30% after deductible
Orthodontic services (adults & children)	50%	50% after deductible	50%	50% after deductible

Pharmacy copays

If you choose to enroll in Anthem medical plans, Maximus ensures you have access to high-quality, cost-effective medicines through a network of retail pharmacies under Evernorth (formerly Express Scripts Inc.).

Under the Anthem HSA plan, covered medical and prescription drug expenses work together to satisfy the plan's deductible. Once the deductible is met, the copayments below apply. Under the PPO plan, prescription drug coverage is available immediately, and only the applicable copayment applies.

To find an in-network pharmacy or compare medication costs, visit express-scripts.com/maximus (prescription costs for 2027 will be reflected starting January 1, 2027).

Prescription type	2027 Retail pharmacy	2027 Mail-order
Generic: Common generic medications (e.g., blood pressure, cholesterol, diabetes medications)	\$20	\$40
Formulary: Preferred brand-name medications (medications that are less expensive than other brand-name choices)	\$60	\$120
Non-formulary: Non-preferred brand-name medications or medications not included on the formulary	\$120	\$240

Non-SCA Anthem Deductibles

Through our continued partnership with Anthem Blue Cross Blue Shield, Maximus is proud to offer comprehensive medical coverage through both the Anthem HSA Plan and Anthem PPO Plan, with continued investments in your health and wellbeing.

- **Company HSA contributions continue.** Participants in the Anthem health savings account (HSA) Plan receive an annual company contribution of up to \$250 for individual coverage and up to \$500 for family coverage. The money is added directly to your HealthEquity HSA account to help offset healthcare costs.
- **Updated HSA deductible.** Healthcare costs continue to rise nationwide, making it more important than ever to choose the coverage that best fits your needs. To help keep the Anthem HSA plan competitive and sustainable, the in-network deductible will be \$2,000 for individual coverage and \$4,000 for family coverage, effective January 1, 2027. Even with this change, the plan continues to offer comprehensive coverage, access to Anthem's trusted network, and the opportunity to save on future healthcare expenses with your HSA.
- **PPO Plan deductible remains unchanged.** The Anthem PPO Plan deductible stays at \$700 for individual coverage and \$1,400 for family coverage when using in-network providers.
- **Earn up to \$500 in wellbeing rewards.** You remain eligible to earn an additional \$500 in wellbeing rewards for taking healthy actions, such as completing an annual physical or getting

routine screenings. Incentives are deposited directly into your HSA or health reimbursement account (HRA).

- **Preventive care is covered at 100%.** Preventive care services, such as immunizations and health screening tests, continue to be covered at 100% under both health plans for eligible services when used with in-network providers.
- **Various wellbeing programs remain free.** Maximus' wellbeing programs can help support anyone managing chronic conditions such as diabetes, hypertension, weight-related conditions, joint and back pain, and substance use disorders. Many programs are available at no cost to you and provide convenient access to care without requiring an in-person office visit.

Required actions

You must take the following actions during the Open Enrollment period for benefits starting January 1, 2027:

- **Make your dental benefits count!** Maximus now offers two Delta Dental plan options for 2027, so you can choose the coverage that best fits your needs and budget. Current 2026 enrollees will automatically be enrolled in the Base Dental Plan starting January 1, 2027. If you want to:
 - **Enroll** in the Base Dental Plan -> no action needed
 - **Upgrade coverage** to the Enhanced Dental Plan -> make your selection during the Benefits Open Enrollment Period
- **Set your annual spending account contribution amount(s).** Per IRS regulations, you must set your contribution amount(s) each year for a health savings account (HSA), healthcare flexible spending account (FSA), and dependent FSA. This is for your benefit, since these limits increase each year. Visit the [Spending Accounts Education Center](#) to learn more.

All other current elections automatically carry over to 2027 unless you choose to update them.

Elections are final after October 30, 2026. You will not be able to make changes until the next Open Enrollment period, unless you experience an IRS-qualifying life event (QLE).

How to complete your enrollment

You must complete enrollment by 11:59 p.m. ET on Friday, October 30, through one of the following means. For step-by-step guidance, review the [How to Enroll Guide](#).

- **Outside the Maximus network:** Visit maximus.com/employees and select **Enter 2027 Portal**.
- **On the Maximus network:** Access the portal via **MyApps > Benefits Portal** or the [Maximus Benefits Center](#). First-time users must select "Don't have User ID" to create login credentials.

Your selections save automatically so that you can return and finish later. If you don't complete your enrollment, your saved elections will be automatically submitted when the enrollment window closes. Review your elections carefully before the deadline to confirm they reflect the coverage you want and save a copy of your confirmation page for your records. Note:

- Spouses with access to other employer coverage are not eligible for the Maximus medical plan. If you elect to add a spouse, you will be required to complete a **spousal attestation** during medical enrollment.
- Have your spouse/dependent(s)' Social Security numbers ready when enrolling.
- If you indicated **tobacco use** during enrollment, completing our tobacco cessation program qualifies you for tobacco-free medical rates — a savings of **\$1,500/year**. More details will follow after Open Enrollment.

Submit required documentation within 30 days

If you're **enrolling a spouse or dependent(s) for the first time** in medical, dental, vision, or life insurance, you must submit supporting documents within 30 days to complete verification. Missing this deadline will result in dropped elections.

If you elect **voluntary life insurance**, Evidence of Insurability (EOI) may be required within 30 days (MetLife will not send reminders). See the [Benefits Guide](#) for details.

Visit the [Maximus Benefits Center](#) for a full list of required documents.

Helpful resources

We know that there's a lot to take in. Use these great resources to help you choose for 2027:

- [Benefits guide](#)
- [Contact list](#)
- [Rate sheets](#)
- [Plan Comparisons](#)
- [Virtual Benefits Fair](#)
- [Virtual Benefits Fair guide](#)
- [How to enroll guide](#)
- [Glossary of terms](#)
- [FAQs](#)

Meet your new best friend

Meet Benny Fitz, the animated host of 2027 Benefits Open Enrollment. This year's theme is **Make Your Benefits Count**, and Benny is here to help you do just that. Through a fun and informative video series available on maximus.com/employees, Benny makes benefits easier to understand, helping you discover your benefit options, understand what's available to you, and help you enroll with confidence, so every benefit counts.



Connect with benefits information outside of work

We want you to be able to connect with benefits information outside the workplace. On maximus.com/employees, find access to important benefits materials outside of work, as well as a direct link to the benefits portal (Maximus Benefits Center). Bookmark this site and check back often for additional information.

Who to contact with questions

If you have questions about your enrollment, including enrolling in or updating spending accounts, contact the Maximus Benefits Center:

- [Maximus Benefits Center](#)
- Available by phone by calling 877.385.0710
- Support is available Monday through Friday, 8 a.m. to 8 p.m. ET

If you have questions about your medical plan or coverage-specific questions, contact an Anthem Health Guide:

- anthem.com (log in to your account to access the chat feature)
- Available by phone by calling 833.371.1223
- Support is available Monday through Friday, 8 a.m. to 8 p.m. ET

[Review this list](#) for a complete list of benefit contacts.

Visit our Virtual Benefits Fair

Explore the [Virtual Benefits Fair](#) now through October 30. Visit vendor booths, watch pre-recorded webinars, and enter for a chance to win prizes. Access it from any device.

Visit the fair and refer to the [Virtual Benefits Fair guide](#) to get started.

1. Read the Welcome message and Terms and Conditions.
2. Select **Click Here to Register** (first-time users only).

3. Enter your Maximus email, complete the remaining fields, and select **Yes** under Terms and Conditions.
4. Click **Submit**, and you're in!

Note: Best experienced on Chrome, Edge, Firefox, or Safari.

Win prizes

- **Scavenger hunt:** Earn 200 points by visiting booths, watching videos, and finding the fair mascot to enter a drawing for an Apple iPad, Android Tablet, or earbuds.
- **Vendor booths:** Your name is automatically entered into prize drawings when you visit a booth.

Drawings will take place at various times, and winners will be notified. A running list of winners will be posted in the lobby.

Forgot your login credentials?

No problem. Reset your User ID or password directly from the [Maximus Benefits Center](#):

1. Select **Don't have User ID** below the login boxes.
2. Confirm your identity and follow the prompts.