Helix

2027 Annual Enrollment

Helix's Annual Benefits Enrollment is open from November 2 – 13. This is your annual opportunity to learn about, review, and update your benefits.

If you don't enroll by November 13, you will have the same benefit coverage for 2027 that you did for 2026, but your HSA and FSA contributions will reset to $0. ***Remember***, you must enroll if you want to change your coverage, add or remove dependents, or contribute to a Health Savings Account or Flexible Spending Account next year.

Changes for 2027 include:

Feature	What's Ahead for 2027
BCBSTX HSA & PPO Plans **Kaiser HMO Plan**	Health care costs continue to rise due to market trends and overall plan usage. Helix will once again share the increase equally with employees. For 2027, employee contributions for the HSA and PPO plans will increase by about 5%, while contributions for the Kaiser HMO will increase by 13%. Your actual paycheck cost will depend on the plan you choose and the family members you cover. See the 2027 rates here.
Dental and Vision Plans	Both the Dental and Vision plans will also increase by about 5%. See the 2027 rates here.
Health Savings Account Contribution Limits	**HSA Annual Contribution Limits** — **2026** — **2027** Employee — $4,400 — $4,500 Family — $8,750 — $9,000
HCFSA Contribution Limits	You can contribute up to $3,500 to your Health Care Flexible Spending Account (HCFSA). You can roll forward up to $700 in your HCFSA at the end of the year.* **Projections*: *The new limit has not been published by the IRS and may be subject to change.*
DCFSA Contribution Limit	You can contribute up to $7,500 to your Dependent Care Flexible Spending Account (DCFSA). DCFSA contributions do not roll over to the next year.

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UPDATE: Prescription Drug Benefits	Prime Therapeutics will continue to administer prescription drug benefits using the Prime Broad Balanced formulary. Beginning in 2027, you will have more flexibility when filling maintenance medications: You may use any participating pharmacy, except CVS, or choose mail order. The choice is yours! Beginning January 1, 2027, GLP-1 medications for weight loss will no longer be covered, including for current users with prior authorization. No exceptions or transition supplies apply. Talk with your provider about treatment and payment options. Eligible expenses may be paid through your Health Care FSA or HSA with required documentation. Visit **Prescription Drugs** for details.
UPDATE: Fertility, Family Forming and Reproductive Health Support	Beginning in 2027, Arc will transition to Pendant following Pendant's acquisition of Arc. Although the name is changing, the benefit design will remain the same. Pendant provides support for a range of reproductive and hormonal health needs throughout different stages of life—not only fertility and family forming. Services include personalized guidance for fertility and family forming journeys, menopause and perimenopause, and men's health. Pendant's Concierge Care Navigators can help you understand your options, find participating providers and navigate available pricing and financing. More information and updated access instructions will be available soon.
NEW: New Automated Roth In-Plan Conversion	Beginning in 2027, you can elect to have eligible funds deposited into your after-tax 401(k) account automatically converted to your plan's Roth account. Once you establish the feature, future conversions will happen automatically instead of requiring you to contact Fidelity each time. Converting funds promptly may help limit taxable earnings that accumulate before the conversion. To set up automated conversions, call Fidelity at 800-603-4015. A Fidelity representative will review the available options and any potential tax considerations with you. Because individual tax situations vary, consider consulting a tax advisor before enrolling.
COMING SOON: MyEvive Benefits Hub	Beginning in 2027, BCBSTX members will have access to an enhanced MyEvive benefits hub—a single online destination for BMC benefits information and resources. Through one convenient link, you'll be able to access your health benefits, Alight and work/life resources. Single sign-on functionality will be introduced later in 2027, providing a more seamless experience with fewer separate logins.

Get details about these changes and more at **myhelixbenefits.ai**

November 2026