2027 COBRA Coverage

Review this document to learn what's changing, see 2027 medical, dental and vision rates for COBRA participants, and get helpful reminders.

WHAT'S CHANGING FOR 2027

PREMIUMS

Medical Plan and Dental Plan premiums are increasing for 2027. Vision Plan premiums remain the same.

NEW MEDICAL PLAN OPTION: CLEAR CHOICE

The Clear Choice Medical Plan option offers a different approach to how you pay for healthcare. Rather than having a deductible and coinsurance, the Plan **uses a copay-only design**, making it easier to understand what you'll pay for many services before you receive care.

With Clear Choice, you'll have access to the broad Anthem provider network, as well as in-person and virtual care options. Before enrolling, be sure to confirm that your primary care physician, specialists, hospitals and other preferred providers participate in the network. **Your costs will vary based on the providers you choose. When you receive care from an Anthem Diamond provider, your out-of-pocket costs will be lower. This designation indicates this provider offers high-value care focused on quality, overall better health outcomes and lower costs.**

Anthem provides tools through the Sydney℠ Health app that allow you to compare costs, find Anthem Diamond providers and access care navigation support.

Like all Cintas Medical Plan options, in-network preventive care is covered at 100%, and the Plan includes an annual out-of-pocket maximum to help protect you from high healthcare expenses.

As you review your 2027 options, consider the providers you use, how often you receive care and your expected healthcare expenses to determine which Plan is the best fit for you and your family. See page 3 for additional Plan details and access the Health Plan Comparison tool available on PartnerConnect for more Plan information.



NEW TIERED PHARMACY NETWORK

Our new tiered pharmacy network will give you more opportunities to save when filling your prescriptions. By choosing a preferred pharmacy, you can pay less for covered medications while continuing to access a broad nationwide network.

What's Staying the Same

You'll continue to have access to the broad network of pharmacies you use today. The amount you pay for prescription drugs will still depend on:

- Where you have your prescriptions filled
- What type of medication is filled (generic, formulary, non-formulary or specialty)
- Whether your prescription is filled as a 30-day retail supply or a 90-day mail supply

If you take ongoing maintenance medications, you'll still be required to get 90-day supplies after two 30-day fills of your prescription. You must get your 90-day supply filled at a local CVS retail pharmacy or Anthem's CarelonRx Mail Order Pharmacy.

What's Different

Beginning January 1, 2027, you'll have access to a tiered network which has two levels:

- Level 1 includes preferred pharmacies that offer the lowest out-of-pocket costs for covered prescriptions. More than 20,000 Level 1 locations participate nationwide, including CVS, Walmart and Kroger.
- Level 2 includes more than 47,000 in-network locations, including Walgreens, Rite Aid, Costco and Meijer. While this level provides access to additional pharmacy locations, you'll generally pay more than you would at a Level 1 pharmacy.

Anthem's CarelonRx Mail Order Pharmacy is included in Level 1, allowing you to receive eligible prescriptions at the lowest cost with free standard home delivery.

DENTAL AND VISION COVERAGE

There are no changes to the Dental Plan options (Delta Dental Basic and Delta Dental Comprehensive) or Vision Plan (Anthem Blue View Vision Insight Plus Plan) for 2027.

INTRODUCING THE ESSENTIAL DRUG LIST

Starting in 2027, our prescription drug coverage will use the Essential Drug List, a list of medications selected because they are proven to be safe, effective and offer strong value.

The Essential Drug List includes generic drugs, which contain the same active ingredients as their brand-name equivalents but typically cost less. It also includes lower-cost alternatives that treat the same condition and provide similar results at a lower price.

As a result of this change, some medications covered today may no longer be covered in 2027 or may have a preferred alternative. If you take a medication affected by this update, you'll receive a letter from CarelonRx explaining your options and outlining alternative medications to discuss with your doctor.



MEDICAL PLAN DEDUCTIBLES AND OUT-OF-POCKET MAXIMUMS

See below for the 2027 Plan designs.

- The Premium and Basic PPO Plans will now require you to satisfy the family amounts if you have coverage other than You Only, similar to how the Core Choice and Core Value Plans work today. These Plans will also have increases to the costs for emergency room and office visits.
- The Essential Plan will continue to have a family limit that can be satisfied by any combination of family members, but the maximum amount that any covered individual will pay for 2027 is $12,000.

	PREMIUM PPO*		CLEAR CHOICE		BASIC PPO		CORE CHOICE		CORE VALUE		ESSENTIAL	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible												
Individual	$800	$1,600	$0	$0	$1,100	$2,200	$1,900	$3,800	$3,700	$7,400	$6,600	$13,200
Family	$1,600**	$3,200**	$0	$0	$2,200**	$4,400**	$3,800**	$7,600**	$7,400**	$14,800**	$13,200***	$26,400***
Out-of-Pocket Maximum												
Individual	$2,900	$5,800	$4,500	$9,000	$4,400	$8,800	$3,000	$6,000	$3,700	$10,000	$6,600	$14,600
Family	$5,800**	$11,600**	$9,000**	$18,000**	$8,800**	$17,600**	$6,000**	$12,000**	$7,400**	$20,000**	$13,200***	$29,200***
Emergency Room	$500	$500	$500	$500	$500	$500	Deductible + Coinsurance		Deductible + Coinsurance		Deductible + Coinsurance	
Office Visit	$25	Deductible + Coinsurance	$30 Diamond Provider/ $50 Other	$100	$40	Deductible + Coinsurance	Deductible + Coinsurance		Deductible + Coinsurance		Deductible + Coinsurance	

** The Premium PPO Medical Plan option is only available to COBRA participants who were benefits-eligible before January 1, 2012 or are grandfathered into the Plan.*

*** If you have coverage other than You Only, you must satisfy the family amount.*

**** For all Essential Plan coverage levels except You Only, the family limit can be satisfied by any combination of family members but the maximum amount any covered individual will pay per plan year for covered in-network services is $12,000.*

2027 MONTHLY PREMIUMS

To keep your COBRA benefits, you must continue to pay your COBRA premiums.

MEDICAL

	PREMIUM PPO*	CLEAR CHOICE	BASIC PPO	CORE CHOICE	CORE VALUE	ESSENTIAL
You Only	$726.24	$724.20	$693.60	$677.28	$635.46	$570.18
You + Spouse	$1,669.74	$1,666.68	$1,594.26	$1,556.52	$1,461.66	$1,311.72
You + Child(ren)	$1,469.82	$1,466.76	$1,403.52	$1,370.88	$1,286.22	$1,154.64
You + Family	$2,413.32	$2,409.24	$2,305.20	$2,250.12	$2,112.42	$1,896.18

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DENTAL

	DELTA DENTAL BASIC	DELTA DENTAL COMPREHENSIVE
You Only	$14.18	$29.60
You + Spouse	$36.86	$76.96
You + Child(ren)	$36.15	$75.48
You + Family	$41.82	$87.31

VISION

	ANTHEM BLUE VIEW VISION INSIGHT PLUS PLAN
You Only	$5.72
You + Spouse	$14.74
You + Child(ren)	$14.18
You + Family	$16.44

Helpful Reminders

WHEN BENEFITS ARE EFFECTIVE

The benefits you elect during Annual Open Enrollment are effective for the plan year (January 1 – December 31, 2027).

WHEN YOU CAN ENROLL

The Annual Open Enrollment window for COBRA participants is November 9 – 20, 2026.

HOW TO FIND IN-NETWORK PROVIDERS

Medical

Visit **anthem.com** and select **Find Care**. You can search as a member or a guest.

- **For members:** Select **Log in for Personalized Search** on the left.
- If you are not enrolled in an Anthem plan, choose **Basic search as a guest**. Answer the questions regarding:
  - Type of plan or network (select **Medical Plan or Network**)
  - State you need care in
  - How you get health insurance (select **Medical (Employer-Sponsored)**)
  - Type of plan you want to search under

  Then enter your city, county or ZIP code and choose the type of Care Provider you want to find.

Note: When selecting the Medical Plan or Network from the drop-down menu, most participants are covered under the **National PPO (Blue Card PPO) network**. However, some states and regions have different networks. Contact Anthem Health Guide at **800.514.4538** with questions related to your Medical Plan network.

Prescription Drug

Log on to **anthem.com** or the Sydney℠ Health mobile app, and choose **Manage Prescriptions**.

- On the Pharmacy page, choose **Find a Pharmacy**.
- Enter your ZIP code and how far you want to search to find pharmacies near you.

Vision

Visit **anthem.com** and select **Find Care**. You can search as a member or a guest.

- **For members:** Select **Log in for Personalized Search** on the left.
- If you are not enrolled in the Anthem Vision Plan, choose Basic Search as a guest. Answer the questions regarding:
  - Type of plan or network (select **Vision Plan or Network**)
  - State where the plan or network is offered (select **Ohio**)
  - How you get insurance (select **Vision**)
  - Plan or network (select **Blue View Vision Insight Plus**)

LEARN MORE AND ENROLL

Go to **PartnerConnect.cintas.com**.

Download the Alight mobile app at **https://alight.com/app** or scan the QR code below.

STEPS TO FIND AN ANTHEM DIAMOND PROVIDER

Look for "Anthem Diamond Provider" when you search for care.

Using the Sydney Health app or on **anthem.com**:

1. Select Find Care.
2. Choose Key Filters.
3. Select Anthem Diamond Provider.

You can also call Member Services at the number on your health plan ID card.

WHAT HAPPENS IF YOU DON'T ENROLL

If you do not make changes to your benefits elections during the Annual Open Enrollment period, you will be automatically re-enrolled for the same benefits you currently receive in 2026 for 2027.

DON'T GET LOCKED OUT OF PARTNERCONNECT

Passwords expire every 90 days and resets can only be done via text. If there is no cell phone listed on PartnerConnect, you must call the Cintas Service Center at **866.256.6559** to request a password reset. A PIN will be mailed to your home which may take several days for you to receive.