



## Important Information

### 2026-2027 Plan Year

#### **TLC Renewal Process:**

1. All groups must submit their renewal selections in Cardinal Human Capital Management (HCM) by the deadlines stated below:
  - April 1, 2026, for July renewals
  - July 1, 2026, for October renewals

You will **NOT** be allowed to request an extension. Instructions to access Cardinal HCM will be provided at a later date.

2. Cardinal HCM **can** be used for Open enrollment.
  - Open Enrollment for all groups that renew in July will be May 1, 2026, through May 15, 2026.\*
  - Open Enrollment for all groups that renew in October will be August 3, 2026, through August 17, 2026.\*

\*Subject to change\*

**This is not a complete re-enrollment. No action is required if the participant is not making any health plan related changes.**

It is your group's responsibility to run the Cardinal Enrollment Report in Cardinal HCM to reconcile your open enrollment changes.

**The navigation path to the report:** Navigator> Benefits> Reports> Cardinal Enrollment Report  
**NPUT / SEARCH CRITERIA:** OUTPUT FORMAT: As of Date Business Unit (Optional) Company (Optional) Excel Screenshot of the Cardinal Enrollment Report Run Control Page

**ADDITIONAL INFORMATION:** The As of Date is the only required field; however, it is suggested that the user enter other Run Control Parameters.

#### **TLC Regional Meetings Schedule:**

Please refer to the TLC E-News dated February 2, 2026 Virtual Regional Meetings.

#### **FY27 Benefit Changes:**

##### **Statewide Key Advantage and TLC HDHP Plans**

###### Key Advantage Plans

- Pharmacy Tier Changes:
  - Tier 2 and 3- adding a \$150 deductible (maximum 2x family)
  - Tier 4- adding \$150 deductible, then 20% coinsurance, up to \$200 max per script

###### TLC HDHP Plan

- Deductible Mandate: The plan year deductible for the TLC HDHP plan will increase to \$3,400 for Single In-Network, and \$6,800 for Family In-Network.

- LiveHealth Online Visits – Deductible waived, no cost to members. Includes LiveHealth Online Medical, Psychology, Psychiatry and EAP.

#### TLC Key Advantage and TLC HDHP Plans

- Your outpatient prescription drug benefit will no longer include coverage for glucagon-like peptide-1 (GLP-1) medications used for weight loss.
- VA HB 2097 – Coverage requirements for prostate cancer screening. Must be covered in-network (INN) AND out-of-network (OON) without cost sharing (exception – TLC HDHP plan as described below).

#### Cost Sharing TLC Key Advantage Plans

Type of Service	INN	OON
Preventative	No Copayment, Deductible, or Coinsurance	No Copayment, Deductible, or Coinsurance

#### Cost Sharing TLC HDHP Plan

Type of Service	INN	OON
Preventative	No Copayment, Deductible, or Coinsurance	No Copayment or Coinsurance <u>after Deductible</u>

- VA HB 1828 – Cost sharing for breast examinations. Breast examinations and supplemental breast examinations must be covered in-network (INN) AND out-of-network (OON) without cost sharing (exception – TLC HDHP plan as described below).

#### Cost Sharing TLC Key Advantage Plans

Type of Service	INN	OON
Preventative	No Copayment, Deductible, or Coinsurance	No Copayment, Deductible, or Coinsurance
Supplemental (before diagnosis)	No Copayment, Deductible, or Coinsurance	No Copayment, Deductible, or Coinsurance
After Diagnosis	Plan benefits apply	Plan benefits apply

#### Cost Sharing TLC HDHP Plan

Type of Service	INN	OON
Preventative	No Copayment, Deductible, or Coinsurance	No Copayment, Deductible, or Coinsurance
Supplemental (before diagnosis)	No Copayment, Deductible, or Coinsurance	No Copayment, Deductible, or Coinsurance
After Diagnosis	Plan benefits apply	Plan benefits apply

- Anthem Employee Assistance Program (EAP) Expansion: Anthem EAP is now available to all employees, even those not enrolled in health insurance. Employees and their household members are eligible for up to four free online or in-person counseling sessions per issue each year. In addition, other well-being resources can be accessed on the EAP website.

**Sentara Health Plans Vantage HMO**

The following changes apply to large group plans effective January 1, 2026., regardless of a group's plan effective date:

Medical benefit changes:

- o Diagnostic breast exams are now covered as preventive benefits at no charge for both in- and out-of-network
- o Prostate cancer screenings are now covered as preventive care at no charge in- and out-of-network

New rider option:

- o There is a new, optional iatrogenic infertility rider (fertility preservation procedures). Iatrogenic infertility means infertility caused directly or indirectly by medical reasons such as chemotherapy, radiation treatment, surgery, or other medical treatment. Covered services may vary.

**Kaiser Permanente**

No benefit changes