

What's New for 2027

Important Benefits Update

As we prepare for the new benefit year, Waco Family Medicine is making several enhancements to our benefits program designed to provide additional support, greater value, and new coverage options for employees. Current benefits will remain in effect through December 31, 2026, and Open Enrollment for 2027 benefits will take place **November 2-13, 2026**.

WHAT'S CHANGING FOR 2027?



NEW PRESCRIPTION DRUG PARTNER: WELLDYNE

Beginning January 1, 2027, prescription drug benefits will transition from OptumRx to Welldyne.

One of the biggest advantages of this change is the ability to fill prescriptions at a Waco Family Medicine pharmacy location. Using a WFM pharmacy helps provide a more convenient experience for employees while supporting the services we offer our patients and community.

Important Reminders:

- Specialty medications must be filled through a Waco Family Medicine pharmacy unless the medication is unavailable.
- Employees who may be impacted by the pharmacy transition will receive information directly from Welldyne in December.
- Before January 1, all employees will receive a Welldyne Welcome Kit along with a new Medical/Rx ID card.



NEW DISABILITY COVERAGE OPTIONS

Waco Family Medicine is expanding disability protection for employees.

Effective January 1, 2027:

- Company-paid Short-Term Disability (STD) coverage will be available to employees.
- Long-Term Disability (LTD) coverage will transition to a voluntary, employee-paid benefit.
- Lincoln Financial will become the carrier for Life Insurance, Long-Term Disability, and the Employee Assistance Program (EAP).

Currently, Waco Family Medicine does not offer Short-Term Disability coverage, and Long-Term Disability is company paid. These changes provide employees with new options to help protect their income when they need it most.



DON'T FORGET: OPEN ENROLLMENT IS NOVEMBER 2-13

- Open Enrollment is your opportunity to review your coverage, update dependents, and make any benefit changes for the 2027 plan year.
- Benefits elected during Open Enrollment will become effective January 1, 2027.
- If you have questions about your current benefits before January 1 or need assistance during Open Enrollment, please contact the Benefits Team.



DENTAL PLAN IMPROVEMENT

Good news for dental plan participants!

The annual dental deductible will decrease from \$100 to \$50, helping reduce out-of-pocket costs before benefits begin paying for covered services.