



US Benefits Frequently Asked Questions

2027 Open Enrollment October 26 – November 6, 2026

All Elections Made During Open Enrollment Are Effective January 1, 2027

The following questions and answers are intended to support the US Benefits 2027 Open Enrollment. All elections made during the Open Enrollment period will be effective January 1, 2027. We encourage you to review your benefits and ensure they will meet your needs for next year.

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General Questions

Will we receive new ID cards this year?

For new CIGNA plan members or dependents: Please note that Cigna has transitioned to virtual/digital ID cards for all new health plan participants or if you have added a new dependent to your existing coverage. After December 15, 2026:

- You can access your ID card by logging into myCigna.com or using the myCigna mobile app. You will have the option to view, download, or print your ID card.
- If you prefer a physical ID card, you may request one by calling Cigna Customer Service at 800.244.6224.

When does Open Enrollment End?

Open Enrollment will end on November 6, 2026, at Midnight Pacific Time. All elections must be submitted by the deadline to be effective starting January 1, 2027.

Did the Payroll contributions change for 2027?

Yes, the contributions for coverage did increase slightly for medical, dental and vision. View the 2027 rates at www.SnowflakeBenefits.com.

Does Snowflake offer a “cash credit” if I decline health insurance?

Snowflake does not provide cash credit to employees who waive benefits.

My child will be turning 26 in 2027. How long can I cover them under my Benefits? What happens when they turn 26? You are able to cover your dependent children through the end of the month in which they turn 26. Once they are 26 they are not able to be enrolled in our plans unless they are disabled. A COBRA information and enrollment packet will be mailed to the address on file for continuation of coverage options available under the COBRA program. To view the applicable COBRA premiums, visit www.SnowflakeBenefits.com.

If I don't want to make any changes to my Benefits, do I need to do anything?

If you do not take action during the Open Enrollment period, your current benefits will stay the same - *except for Flexible Spending Accounts*. FSA's do not carry over and require an active enrollment each year.

If you wish to increase your Health Savings Account (HSA) contributions to the new 2027 limits, please log into Empyrean to make these changes.

I am a full-time employee and want to enroll my parents/siblings who are my dependents onto my healthcare insurance plan. How do I do that?

Under the Snowflake plans, eligible dependents include: Spouse or domestic partner, and children (including children of your spouse or domestic partner) up to age 26. Parents and siblings are not eligible for coverage.

What benefits can I change during Open Enrollment?

Medical, Dental, Vision, Optional Life Insurance, Optional AD&D, Group Legal, ID Theft, Norton LifeLock, Flexible Spending Accounts (FSA) and Health Savings Account elections.

What's New for 2027

What's New with the Snowflake CIGNA Medical Plans?

- **Updates to Cigna plan deductibles, medical and prescription co-payments, and Out-of-Pocket maximums**
Visit www.SnowflakeBenefits.com to view the updated amounts by plan, and to compare your plan options for next year.
- **New Support Program: Hinge Health, A Personalized and Convenient Program with Dedicated Support**
Whether you're dealing with chronic pain, recovering from an injury, or looking to stay active, Hinge Health provides personalized exercise therapy, non-addictive pain relief, and 1-on-1 support from a physical therapist-led care team. Programs feature guided motion-tracking technology, with gentle exercises you can complete from home in as little as 10 minutes a day.

No copays. No office visits. Reduce joint and muscle pain with quick exercises you can do anytime, anywhere. So you can take the stairs, go hiking, run errands — and everything in between.

Cost: There is no cost to Snowflakes to participate

Enroll and Learn More: <https://www.hingehealth.com/for/snowflake/>

- **New Support Program: Transcarent**

Starting January 1, 2027, Snowflake is partnering with Transcarent to provide employees and dependents enrolled in a Snowflake Cigna plan free, confidential access to world-class cancer support and expert medical second opinions. Navigating a serious health diagnosis and condition can feel overwhelming. Our goal is to ensure you never have to do it alone. Here is how this partnership supports you and your family:

- **A Personal Oncology Nurse:** Get 1:1 guidance through diagnosis, treatment, and recovery including fast-tracked specialist visits (often within 10 days).
- **National Experts Backing Your Local Doctor:** Through AccessHope, top cancer specialists review your case behind the scenes and collaborate with your local doctor, giving you cutting-edge insights without needing to transfer care.
- **Virtual Second Opinions:** Access top specialists nationwide to review diagnoses and treatment plans so you can make decisions with confidence.
- **Caregiver & Recovery Support:** Get emotional and practical resources for family members managing care, plus guidance for returning to work after treatment.

- **New Fertility Service Provider, Maven**

Snowflake has a new, more comprehensive family-building benefit for U.S. employees, powered by Maven Clinic! Starting January 1, 2027, if you're enrolled in a Snowflake Cigna medical plan, you and your spouse/domestic partner will access fertility treatment (IUI/IVF, male fertility) and preservation (egg/sperm freezing) through Maven, with up to 2 Maven cycles per household lifetime maximum and fertility pharmacy covered through Maven Rx.

Life's other paths to parenthood

All benefits-eligible employees will also get a \$20,000 lifetime wallet per household for adoption, surrogacy, and donor tissue expenses. If you have previously used all or a portion of your lifetime fertility and family building benefits through a previous Snowflake coverage or reimbursement program, this will be reflected in your benefit balance through Maven.

What we love most about this benefit?

Every member gets a dedicated Maven Care Advocate — one person who gets to know you and stays with you throughout your journey. No re-explaining your situation to someone new each time; just a consistent point of contact who already knows your story, so you can spend less time managing logistics and more time focused on what matters most.

Cost: Standard co-pay and co-insurance are applicable. There is no cost to Snowflakes to participate in Maven services outside of fertility care. **Enroll and Learn More:** mavenclinic.com/join/benefit

What other changes are taking place in 2027?

- **Introducing [2nd.MD](#)**

For all Snowflake Cigna and Kaiser plan participants, 2nd.MD offers personalized video consultations with leading physicians from top medical institutions when you need advice or a second opinion about:

- Your diagnosis and treatment plan

- An upcoming surgery or procedure
- An ongoing medical condition

- **Optional Life Insurance Plan Updates**

During the open enrollment period, employees can increase their Prudential optional life insurance election by up to \$40,000 without being subject to a "Statement of Health. Visit the enrollment portal to view available policy amounts with applicable pay period contributions.

- **Changes to 2027 Medical, Dental and Vision Plan Contributions**

Visit www.SnowflakeBenefits.com to view the updated amounts by plan, and to compare your plan options for next year.

- **Flexible Spending Accounts (FSA) and Commuter Benefits**

Snowflake will continue to offer the following account options:

- Healthcare Spending Account - General Purpose
- Healthcare Spending Account - Limited Purpose (For HDHP members)
- Dependent Care Spending Account
- Commuter and Transit (*Monthly enrollment required*)

View the Snowflake enrollment portal to see the IRS plan maximums for plan year 2027. Your annual election will be allocated amongst 26 pay periods, to ensure you contribute your full annual amount by the end of the year.

CIGNA Health Plan Questions

What is the difference between the Cigna PPO and the Cigna HDHP?

The PPO and HDHP may have the same network of providers, and both are PPO plans, but they operate quite differently. See the examples below...

- A high deductible health plan (HDHP), sometimes referred to as an HSA plan, simply works differently than traditional PPO plans in that the deductible must be paid before the insurance will begin to pay for any services or prescriptions (preventive care, however, is free whether you have met the deductible or not).
- With an HDHP, you will pay for all services out-of-pocket (at Cigna's discounted contract rate with the provider/facility) until you reach your deductible. After that, the plan's coinsurance kicks in and Cigna will pay 90% of covered costs and you will pay 10%, until/if you reach the annual out-of-pocket maximum.
- The HSA, or health savings account, is an actual bank account that is made available to you because you enroll in the HDHP. The HDHP is an IRS qualified high deductible health plan that allows you to open and contribute to an HSA.
- Preventive care, as defined by the HHS (Health & Human Services), such as well woman exams, annual physicals, and childhood immunizations are not subject to deductible and the plan will pay 100% of covered services.
- The triple tax advantages of the HSA (contributions go in pre-tax, grow tax-free (unless invested in mutual

funds) and are not taxed when withdrawn for qualified expenses) makes the HDHP plan an attractive option. The Snowflake HSA plan also provides an employer contribution to help cover some of your healthcare costs now and/or in the future.

What is coinsurance?



Coinsurance is the amount of a claim or a bill that you must pay after you've met your deductible; it's your share of the cost of a healthcare service or prescription (the insurance company pays the rest). So, if a plan has 10% coinsurance, you will be responsible for 10% of any bill after negotiated rates have been applied, and the health insurance company will pay the other 90%. Your coinsurance applies once the deductible is met.

What's the Difference Between a Deductible and an Out-of-Pocket Maximum?

Deductible: the amount you must pay before your health plan starts to pay benefits.

Out-of-pocket maximum: the total amount you must pay during the plan year for all in-network treatment covered by your plan, including the deductible, copays and coinsurance.

What's the difference between my deductible and premium?

Your deductible is how much you pay for medical care (and prescriptions if covered under the Cigna HDHP) before your insurance kicks in. If you have a \$1,000 deductible, you will have to spend \$1,000 of your own money until your insurance starts picking up any expenses. Your premium is the [bi-weekly contribution](#) withheld from your paycheck to have the Snowflake health coverage, and is withheld each pay period, even if you do not use your healthcare coverage.

Health Savings Account (HSA)

Do I need to contribute funds to my HSA account to get the company's contribution?

No. If you do not want to contribute to your HSA you do not have to. But, if you would still like to receive Snowflake's employer contribution, please enroll in the HSA and set your election amount to \$0 (on the Empyrean enrollment platform). Do not set your HSA to "waive" on Empyrean. If you set your election to "waive", you will not receive Snowflake's contribution to your HSA.

What happens to my existing HSA account (including any current balance and company contribution) if I decide to switch from the Cigna HDHP to Cigna PPO or Kaiser, or waive medical insurance at Snowflake?

You own your HSA account and the money in it. Your account will stay active even if you change your health insurance plans, however, you may incur the monthly account fees once you are no longer a HDHP plan participant. You may no longer contribute to your HSA, however, because you are not enrolled in a qualified high-deductible health plan. You can continue to withdraw from your HSA to pay for qualified expenses or leave the money for use later - such as in retirement.

If I'm enrolled in Kaiser or Cigna PPO, can I also have an HSA?

No, neither the Kaiser nor the Cigna PPO plans are qualified high deductible health plans, so the HSA is not available. However, you can enroll in the Healthcare Flexible Spending Account (FSA) to receive tax savings toward your medical, dental, and vision expenses.

Do I have to re-enroll in my HSA for 2027?



No, you do not need to re-enroll in the HSA. The enrollment portal will reflect the IRS-defined annual contribution amount, based on your age and the Snowflake employer contribution.

When does Snowflake submit employee and employer contributions to my Fidelity HSA account?

Snowflake submits both employee and employer contributions to your HSA Fidelity account each pay period.

Flexible Spending Account (FSA) Questions

Healthcare Flexible Spending Account

I think I am confused between the FSA and HSA. If I am enrolled in the FSA for healthcare spending, will it rollover at the end of the year?

Yes, the healthcare FSA is the plan in which your money must be used each year and allows a certain amount to be carried over to the next year. All US employees are eligible for the FSA plan. Remember that FSA's do not rollover and you must re-enroll each year.

HSA accounts do not require you to re-enroll every year, and they do not require you to spend all of your money within the calendar year (there is no "use it or lose it" rule with an HSA). You can accumulate funds in your HSA over multiple years, similar to a retirement account like a 401k or IRA retirement plan.

I'm enrolling in the Cigna HDHP, can I use money in my Limited Purpose FSA for medical/prescription expenses?

Yes, you are required to meet the annual deductible. After your deductible is met, you can get reimbursed for medical and prescription expenses from your Limited Purpose Healthcare FSA.

Are massages an eligible expense with a Healthcare FSA?

Massages are eligible with a Healthcare FSA if they are deemed medically necessary by your treating physician.

Does a Healthcare FSA pay for orthodontics or braces?

Yes, orthodontics - whether braces, retainer, Invisalign, etc... are an eligible expense. Remember, receipts are required.

Can I join the Healthcare FSA plan after the Open Enrollment period?

No, you will need to enroll in the FSA during the Open Enrollment period for the 2027 plan year. However, if you have a "qualified event", such as a change in family status, you may be able to enroll in the FSA mid-year within 31 days of your event.

If I lose a receipt can I still be reimbursed?

Yes, but you will still need some sort of documented proof to file a claim. An explanation of benefits (EOB) from insurance companies is highly recommended if a receipt is not available.

Can you make purchases with a personal credit/debit card and then get reimbursed, or can we only use the Navia benefits debit card?

Yes, you can use a personal card to purchase and then seek reimbursement for eligible expenses.

If I have funds in excess of the maximum carryover amount, can I spend those excess funds in the FSA Store without having a penalty, regardless of a doctor's note?

Yes, participants can use www.FSAstore.com to help spend down balances at the end of the year to avoid forfeitures (aka: avoid the use it or lose rule).

Dependent Care Flexible Spending Account

If I don't use all of my funds in my Dependent Care FSA, will any of my unused money carry over into next year?

No. Dependent Care FSAs do not have a carry-over provision, so any unused funds will be forfeited.

If we pay a grandparent to be our child's nanny, do they have to claim that money as income in order for me to be reimbursed by the Dependent Care FSA?

Yes. Any person you pay to care for your child(ren) has to report the money as income on their tax returns. The claim form requires an SSN or Tax ID number, in addition to a receipt of payment.

Can I enroll in a Dependent Care FSA if my spouse also enrolls in a Dependent Care FSA?

The Dependent Care FSA has an IRS household maximum. You can split that amount with your spouse, but the total between the two of you cannot exceed the IRS maximum. Check the enrollment system for the IRS maximum.

What counts as elder care? Does it have to be for an assisted living situation, or could it be used for in-home care?

For elder care to be eligible under the Dependent Care FSA, the participant's parent(s) must be tax dependents of the employee, the parent must reside/live with the employee (not living in an assisted living/nursing home), and expenses must be for care while the employee is working.

How do I adjust the amount that I'm contributing to my Dependent Care FSA?

During this open enrollment period you will determine your contribution amount for 2027. Mid-year contribution changes are only allowed if you have a qualified life event – for example: a change in day care provider, having a new baby, etc. If you need to make adjustments mid-year, please update your enrollment on Empyrean (the benefits enrollment platform) within 31 days of your qualified event date.

For More Information

Please visit www.SnowflakeBenefits.com to learn more about **What's New and Changing for 2027** and to update your benefits for next year. If you have any questions, please contact the Alliant Advocates at Snowflakebenefits@alliant.com or call (925) 378-6485.