

Open Enrollment is open through November 25, 2026. Review what's changing for 2027, compare your options, and make any updates in Workday before the deadline.

At Proofpoint, we're committed to providing benefits that support you and your family at every stage of life. As healthcare costs continue to rise, we regularly review our programs to ensure they remain competitive and sustainable. For 2027, Proofpoint will continue to cover the majority of healthcare costs across our medical plans. Below is an overview of what's changing for 2027 and what you need to know as you make your benefit elections.

Important: Most 2027 changes take effect January 1. New GLP-1 weight-management coverage requirements under the Cigna PPO and CDHP take effect March 1, 2027.

What's Changing for 2027?

- **401(k) retirement:** Effective January 1, the maximum annual company 401(k) match will increase from $2,100 to $2,500, helping you save more for retirement.
- **Medical, dental and vision employee contributions:** Your employee premium contributions are increasing for medical, dental and vision coverage.
- **Cigna PPO:** Deductibles, out-of-pocket maximums and the emergency room copay are increasing. In-network and out-of-network expenses will also count separately toward their respective deductibles and out-of-pocket maximums.
- **Kaiser CDHP:** The deductible is increasing to meet IRS requirements and the out-of-pocket maximum will also increase.
- **Cigna PPO & CDHP prescription drugs:** Copays for generic, preferred brand and non-preferred brand prescriptions are increasing. Coinsurance for specialty medications will also increase, and certain specialty medications will have clinical day-supply requirements.
- **GLP-1 weight-management medications:** Beginning March 1, new eligibility and Omada participation requirements will apply for weight-management GLP-1 coverage under the Cigna PPO and CDHP.

- **Life, disability & voluntary benefits:** Sun Life will replace Lincoln effective January 1. Open Enrollment also includes a one-time opportunity to elect or increase Voluntary Life Insurance without Evidence of Insurability, up to guarantee issue limits.
- **Mental wellbeing:** ComPsych will replace Modern Health on January 1. You and your eligible family members will have access to therapy, unlimited wellbeing coaching, virtual and in-person care, and additional Employee Assistance Program resources.
- **Family support:** Proofpoint's company-sponsored Care.com benefit will end December 31, 2026. Maven will continue, and ComPsych will offer childcare, eldercare and caregiving resources beginning January 1.

Open Enrollment Dates & Resources

When is Open Enrollment?

Open Enrollment is open November 11-25. Any benefit changes you want to make for 2027 must be submitted in Workday by the deadline. Follow the Open Enrollment instructions if you need help.

Do I need to enroll if I want to keep my current benefits?

Most of your current benefit elections will automatically carry over into 2027 if you do not make changes. However, Flexible Spending Account (FSA) elections do not carry over. If you want to participate in an FSA in 2027, you must enroll or re-enroll during Open Enrollment.

Whether you're making changes or keeping your current coverage, take a few minutes to review your benefits and make sure they continue to meet your needs.

Where can I find information and support for Open Enrollment?

Visit the 2027 Open Enrollment website for plan details, costs, and resources. For additional assistance, submit a case through Workday Help.

Medical Coverage

What is changing in the Cigna PPO?

Effective January 1, 2027, the in-network and out-of-network deductibles will be $500 individual / $1,000 family. Out-of-pocket maximums will be $4,000 individual / $7,000 family in-network and $8,000 individual / $14,000 family out-of-network. The emergency room copay will increase to $150. In-network and out-of-network deductibles and out-of-pocket maximums will be tracked separately rather than cross-accumulating between networks.

What does “cross-accumulate” mean?

Beginning January 1, your in-network and out-of-network expenses will count separately toward their respective deductibles and out-of-pocket maximums. For example, an out-of-network expense will no longer count toward your in-network deductible or in-network out-of-pocket maximum. If you primarily use in-network providers, you are unlikely to notice a difference. For help finding an in-network doctor, go to mycigna.com.

Prescription Drug Coverage

What prescription drug changes apply to the Cigna PPO and CDHP?

Effective January 1, prescription copays will be $20 for generic, $50 for preferred brand and $70 for non-preferred brand medications.

Specialty medications will increase to 30% coinsurance, with a $500 maximum per prescription fill. Certain specialty medications may also have additional dispensing requirements when starting a new specialty drug.

What is changing for GLP-1 medications used for weight management on the Cigna PPO and CDHP?

Beginning March 1, 2027, new coverage requirements will apply for GLP-1 medications prescribed for weight management under the Cigna PPO and CDHP. To continue receiving coverage, you must meet the program's eligibility requirements and enroll in and maintain ongoing engagement with Omada, Cigna’s lifestyle management program. Proofpoint is continuing coverage for these medications while providing additional support through Omada, including no-cost coaching, education and resources to help you achieve long-term success.

What are the new Cigna GLP-1 eligibility requirements?

The eligibility requirements below apply to GLP-1 medications prescribed for weight management only.

To continue coverage for a GLP-1 medication prescribed for weight management, you must have a BMI of 32 or higher (or have had a BMI of 32 or higher when you began using the GLP-1 medication) or have a BMI of 27 or higher and two weight-related health conditions. You must also enroll in and maintain ongoing engagement with Omada. Additional details will be shared before the March 1 effective date.

What is Omada?

Omada is a lifestyle management program that provides coaching, education and support to help you achieve and maintain your health goals. It is provided at no cost to eligible participants.

Do I need to do anything now to meet the new GLP-1 requirements?

Not yet. The new requirements take effect March 1, 2027. If you are taking a GLP-1 medication for weight loss, Cigna will send you direct communications with program details and any actions you need to take before the change takes effect.

Life, Disability, & Voluntary Benefits

What is changing with the transition from Lincoln to Sun Life?

Beginning January 1, 2027, Sun Life will replace Lincoln Financial as the provider for life, disability, accident, hospital indemnity, and critical illness benefits.

Your current elections and beneficiaries will transfer automatically to Sun Life, with no interruption in coverage.

Coverage Enhancements:

- You'll be able to elect Voluntary Life Insurance coverage for yourself up to 7x your base salary, with a maximum of $1M in voluntary life coverage, increased from 5x today.
- Critical illness coverage limits will also increase, allowing you to elect up to $40,000 in coverage. Spouse critical illness coverage may be elected up to 100% of your employee critical illness coverage amount, providing greater flexibility to tailor coverage to your family's needs.

What if Lincoln already approved my Evidence of Insurability (EOI) for Voluntary Life Insurance?

You do not need to resubmit a previously approved EOI request. Your approved EOI decision and coverage will transfer to Sun Life.

Can I increase or newly elect Voluntary Life Insurance during Open Enrollment?

Yes. During this Open Enrollment period, you can elect or increase Voluntary Life Insurance without providing Evidence of Insurability, up to guarantee issue limits of $350,000 for employee voluntary life insurance and $30,000 for spouse voluntary life insurance. After Open Enrollment, regular EOI rules will apply.

What if I have an active or upcoming disability claim?

If you have an active Short-Term Disability or Long-Term Disability claim, you will receive targeted information closer to January 1.

Wellbeing Programs

What is changing with mental health support?

ComPsych will replace Modern Health as Proofpoint's global mental health and Employee Assistance Program provider on January 1, 2027. Through ComPsych, you and your eligible family members will have access to six therapy visits per issue, per eligible family member, per year; unlimited wellbeing coaching; virtual and in-person care; childcare and eldercare resources; and legal and work-life support—all at no cost to you.

I am currently receiving care through Modern Health. What should I do?

You do not need to take action right now. We understand continuity of care matters, especially if you are already working with a therapist or coach via Modern Health. You may continue using any remaining Modern Health therapy or coaching sessions through December 31, 2026. Sessions scheduled after that date will be automatically canceled.

If you would like to continue working with your current therapist or coach beyond December 31, please contact your provider directly to discuss available options for ongoing care, including options that may be available through your health insurance or a direct arrangement with your provider.

Beginning January 1, 2027, you can access counseling and support services through ComPsych, including therapy sessions and unlimited coaching.

Where can I go with an urgent question about ongoing treatment?

You can continue using Modern Health services through December 31, 2026. If you have an urgent question about the transition, submit a case through Workday Help.

Beginning January 1, 2027, you will have access to ComPsych's counseling and support services, including in-person, virtual, and telephone counseling. If you need immediate assistance for an urgent concern, ComPsych offers 24/7 support by phone. Contact information will be available on January 1.

Will I need to register for ComPsych?

You'll be able to register with ComPsych on January 1. More details and enrollment instructions will be shared closer to the launch date.

What is changing with the company-sponsored Care.com benefit?

Proofpoint's company-sponsored Care.com program will end December 31, 2026. You can continue using Care.com through a personal account using your existing login credentials. Any costs associated with Care.com services or subscriptions will be your responsibility.

What if I use Care.com for backup child care expenses?

If you incur eligible backup child care expenses through Care.com in December 2026, you must submit your reimbursement request to Care.com by January 15, 2027. Claims submitted after January 15, 2027, will not be eligible for reimbursement.

What family-support resources will I have in 2027?

Maven will continue to support fertility, pregnancy, postpartum care, parenting, pediatric health, menopause and other family needs. Beginning January 1, ComPsych will also provide childcare, eldercare and caregiving resources, including help finding providers and services.

Are Origin Financial and Wellhub changing?

No. Origin Financial and Wellhub will continue in 2027, providing financial and physical wellbeing support.

Do the wellbeing benefits continue to be offered at no cost?

Yes. ComPsych, Origin Financial, and Maven continue to be offered at no cost to employees. You can also access Wellhub at no cost; however, certain services and offerings available through the platform, such as gym memberships, fitness classes, and wellness options, are available at discounted employee rates.