

IT'S TIME FOR 2027 OPEN ENROLLMENT



OPEN ENROLLMENT DATES: NOVEMBER 2–NOVEMBER 13, 2026

Access our Open Enrollment website
www.cozenbenefits.com/oe

This website can be used to access the Open Enrollment presentation and your 2027 Employee Benefits Guide.

JOIN US FOR THE VIRTUAL BENEFITS FAIR!

October 26th - November 2nd

Have questions about your benefits? Learn more during virtual information sessions!

We will have virtual events with all of the vendors below, please see the OE website for times and registration links.

- Maven
- NVA
- Unum
- Malloy Medicare
- Independence Blue Cross and Optum Rx
- Bright Horizons
- US Wellness
- Lyra
- Delta Dental
- CSB Out-of-Pocket Calculator Presentation

UPDATES FOR 2027

Medical & Prescription Drug Plans

The Firm remains focused on offering employees and their families competitive, comprehensive medical and prescription drug coverage that meets their needs. While there will be no changes to our plan designs in 2027, premiums will be increasing due to the rising costs of health care.

HSA Contribution Change

Effective **January 1, 2027**, the employer HSA contribution for all **non-exempt** employees will be \$1,000 / \$2,000. These employees will receive the first half of this contribution in January and the second half in July. Employees must be enrolled in the HDHP-qualified health plan and meet HSA eligibility requirements to receive this contribution.

NEW! Supplemental Medical Benefits

New this year, Critical Illness, Accident, and Hospital Indemnity Insurance through UNUM provide added financial protection by helping cover unexpected expenses related to serious illnesses, accidental injuries, and hospital stays. These employee-paid benefits complement your medical coverage and can help provide peace of mind when you need it most.

Please continue to utilize the unique programs we offer to medical plan participants to meet the needs of our employees and their families:

- **Livongo:** Free diabetes management program
- **GeoBlue:** Free international medical coverage
- **Sword:** Digital physical therapy with a human therapist from the comfort of your home
- **New! Color Health:** Oncologist-led virtual cancer care program that helps employees and their families with screening, diagnosis, treatment, and survivorship

Support Beyond Your Medical Plan

You do not need to enroll in Cozen's medical plan to access these resources:

- **Lyra:** Eight (8) free mental health therapy/coaching sessions per year for employees and eligible dependents
- **Maven:** Support for fertility, pregnancy, pediatric care, and menopause

