Benefits & Wellness Center
303 Lippincott Drive, 4th Floor
Marlton, NJ 08053

October 7, 2026

WELCOME TO 2027 OPEN ENROLLMENT!

It's here—Open Enrollment season! We are excited to continue to offer our colleagues a wide array of benefit programs that support you and your family through life's many moments. With resources for your health, well-being, and financial future, we are here to help you Be Well, Get Well, and Stay Well.

Open Enrollment for 2027 coverage will take place **Monday, Oct. 12 at 8 a.m. through Monday, Oct. 26 at 11:59 p.m.** and is completed online at www.virtuabenefits.org.

The **2027 Benefits Enrollment Kit** will be available on the Human Resources page of Colleague Corner on October 12. Here, you will find the information and resources you need to choose the benefits that are right for you and your family.

What's Changing for 2027

Aetna Medical

- ***Deductibles and out-of-pocket maximums have changed*** for Aetna Network (Standard Savings) and Out-of-Network services.
- There are still ***no deductibles*** for services performed within the ***Virtua Network (Maximum Savings)***.
- Colleagues and dependents enrolled in an Aetna Medical plan will receive ***new Aetna Medical ID cards.***
    - If you choose electronic delivery, your cards will be available only at www.aetna.com.

Horizon Dental

- Colleagues and dependents enrolled in a Horizon Dental plan will receive ***new Horizon Dental ID cards.***
    - Be sure to share **updated group numbers** with your **dental providers**.

Reliance Supplemental Life Insurance

- Colleagues can now elect ***up to $1 million in Employee Supplemental Life Insurance*** subject to carrier approval.
- Colleagues can ***elect or increase coverage up to the Guaranteed Issue*** amounts—$200,000 for employees and $50,000 for spouses—***without Evidence of Insurability (EOI)***.
    - EOI is required for increases above Guaranteed Issue or if you have previously been denied.

NEW Allstate Identity Protection

- Virtua is offering ***new Allstate Identity Theft Pro+ Cyber*** protection for 2027. This is a voluntary benefit and 100% colleague paid. Protect yourself and your family with comprehensive identity theft, credit, and fraud monitoring. Coverage includes:
    - Three-bureau credit monitoring, financial account monitoring, dark web monitoring, and identity restoration support from dedicated specialists.
    - Up to $5 million in reimbursement for eligible identity theft expenses, including up to $1 million for stolen funds reimbursement.

Helpful Reminders

- Health Care and Dependent Care **FSA elections do not roll over**, so you will need to re-enroll each year.
- Dependent Care FSA funds can be used for daycare, preschool, day camp, home nursing care, and similar services.
- The Virtua Colleague Health Care Concierge guides Aetna Medical plan members through Virtua's health care services and scheduling appointments - helping you find the exact care you need, when you need it.
    - Call 856-325-3344 (x53344) or email Colleague.Concierge@virtua.org
    - Available Monday–Friday, 8:30 a.m.–5 p.m.

Final Step

Once you've submitted your elections, take a moment to review your **Open Enrollment Confirmation** to ensure that your plan elections are correct and that you have enrolled your dependents in the appropriate levels of coverage.

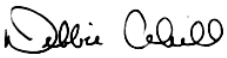
Remember, in most cases, you may not change your benefits mid-year unless you experience a qualifying life event.

Your enrollment must be completed at www.virtuabenefits.org by **11:59 p.m. on Monday, Oct. 26**.

If you need assistance, please contact the **Benefits & Wellness Center** at **856-761-3900 (x13900)**.

Sincerely,





Kim Schwindt

Director, Benefits

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Manager, Benefits & Retirement