TO: All Benefit Eligible Employees

FROM: *Laura Hansen, Bookkeeper*

SUBJECT: Open Enrollment Period for District Health Insurance Benefits 2027

DATE: 10/26/2026

Open Enrollment for benefits effective January 1, 2027 – December 31, 2027 begins 11/2/2026 and ends 11/13/2026. The open enrollment period is your annual opportunity to confirm, change, enroll in, or cancel your benefit coverage. Except in the case of certain qualifying events, you will not be permitted to make changes to your plans again until the next open enrollment period.

Open enrollment materials are available online at: sowic.org-staff resources-forms-insurance portal-enrolling

The following changes will take effect for the 2027 plan year:

- ✓ *Weight loss drugs will be removed from HMO plans.*
- ✓ *Basic Life & Voluntary Life coverage will move to The Hartford.*

All benefits elections will be completed online through the Bswift platform. Through bswift, you can make benefit elections, waive coverage, add or remove dependents, and update beneficiary information. Your current benefit elections are loaded and available for you to view when you log in.

To elect your benefits effective January 1, 2027, please log in at: https://mmasimplify.bswift.com/. Click this link for a demo of the Bswift platform: https://flimp.live/isinbswift2026enrollment

Your username is formatted as your first initial + last name + the first four digits of your birthdate. For example, John Smith, born 5/13/1985, would use jsmith0513.

If this is your first time logging in, your default password is the last four digits of your Social Security Number**.**

A few important reminders:

- ✓ **Medical, Dental, Vision, Accident, Critical Illness, Hospital Indemnity:** Login to Bwift to elect or waive coverage.
  - » New ID cards may be sent for medical or dental coverage. If you receive a new card, use that card going forward and throw the old card away.
- ✓ **HSA (Health Savings Accounts):** If you wish to participate in the HSA for 2027, you are required to re-enroll. HSA enrollments do not carry over year-to-year.
- ✓ **Voluntary Life/AD&D:** There is a **s**pecial enrollment opportunity for 1/1/2027. Enroll for the first time or increase your existing coverage with no Medical Questionnaire (Evidence of Insurability) required up to the Guaranteed Issue Amount.
- ✓ **Basic & Voluntary Life/AD&D Beneficiaries:** Open enrollment is a great time to make sure your beneficiary information is updated. Beneficiaries may also be updated at any time throughout the plan year.

Your changes will take effect on January 1st. Please keep in mind that after 11/13/2026, you may not make changes to your insurance elections unless you experience a qualifying life event (QLE) such as a loss of other coverage, change in marital status, birth of a child, or change in employment status (see Laura Hansen with questions regarding QLEs). If such a life event occurs, you must notify Laura Hansen and complete applicable forms within 30 days of the QLE, otherwise you will not be able to make the change until the next open enrollment period.

If you have any questions, or need assistance completing your forms, please contact: Laura Hansen 815-741-7778 or lhansen@sowic.org **The deadline to enroll is 11/13/2026, Thank you.**