2027
BENEFITS ANNUAL ENROLLMENT

Annual enrollment will be held Monday, November 16 through Wednesday, November 25, 2026

2027 Benefit Updates

BENEFIT	BENEFIT DETAILS
New - CVS Virtual Care	Take care of your physical and mental health from the comfort of home with convenient, no-cost virtual care options available whenever you need them. • Get care when you need it with 24/7 virtual visits for common illnesses and injuries. • Connect with mental health professionals for therapy, psychiatric care, and medication management. • Schedule primary care appointments quickly without leaving home. • No cost to you for CVS Health virtual visits. • Convenient support for everyday health concerns, chronic conditions, and prescription needs.
Removal of Spousal and Tobacco Surcharges	EXL is making healthcare more accessible by eliminating the tobacco and spousal surcharges for 2027, helping employees and families save on medical coverage costs.
Eligibility Change - Salary Employees	Benefits from Day One: Newly hired salaried employees are now eligible for benefits on their date of hire, providing immediate access to coverage and support.
Removal of Coverage for Weight Loss GLP-1s	GLP-1 medications will only be covered to treat diabetes or other chronic medical conditions. Coverage for weight loss will be discontinued. CVS Caremark will provide affected members with information about available manufacturer discount programs.
Dependent Verification Process	New dependents will be required to provide documentation verifying dependent eligibility. Documentation must be submitted through the Dependent Verification Services (DVS) portal within 30 days to maintain coverage for enrolled dependents. If you have an existing dependent covered by EXL benefits, you will be asked to provide documentation in January 2027 to ensure compliance with plan rules and regulations.

What do I need to do?

- If you are happy with your current benefit elections, these will continue in 2027 with the exception of HSA and FSA accounts.
- If you want to make ANY changes (including changes to beneficiaries), you need to go through the Annual Enrollment process via the EXL Beneifts portal. worklife.alight.com/exl.
- Review your benefits on EXL's new benefits website.