



2027 Medical and Dental Plan Update

Human Resources

Benefits Section

September 2026



Putting our Employees **First**

Our Commitment to Better Benefits

- 1 **We Listened.**
- 2 **We Acted.**
- 3 **We Invested in You.**



How We Got Here

A recap of the process that led to the 2027 medical plan evaluation.



Our Commitment:

WSSC Water is committed to providing high-quality, cost-effective benefits that support the health and well-being of our employees, retirees, and their families.



How We Selected Our Benefit Partners

Evaluation Process

- Conducted a competitive Request for Proposal (RFP)
- Evaluated medical and dental carrier proposals
- Partnered with our benefits consultant and Procurement Department to review submissions
- Assessed each carrier using consistent evaluation criteria

Selection Criteria

- Provider network access
- Plan offerings and member experience
- Customer service and claims administration
- Clinical programs and wellness resources
- Cost and long-term value

Medical and Dental Plans



Medical:

Cigna Healthcare
Kaiser Permanente



Dental:

Delta Dental

After a comprehensive evaluation, WSSC Water selected the carriers that best align with the needs of our employees and retirees.



Why Cigna?

Cigna received the **highest overall evaluation** based on the criteria established in the RFP.



1. Network
access



2. Provider
disruption

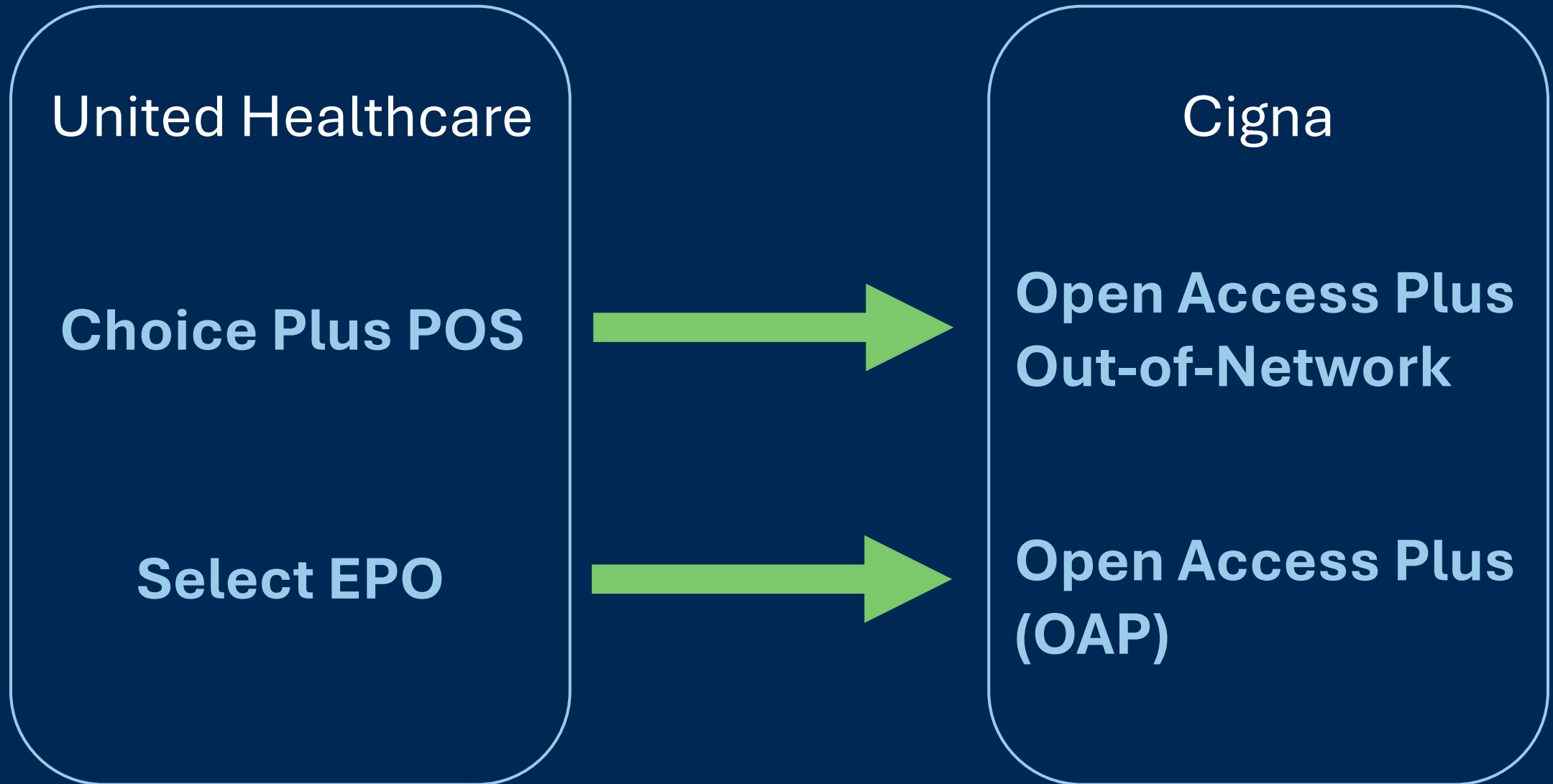


3. Cost

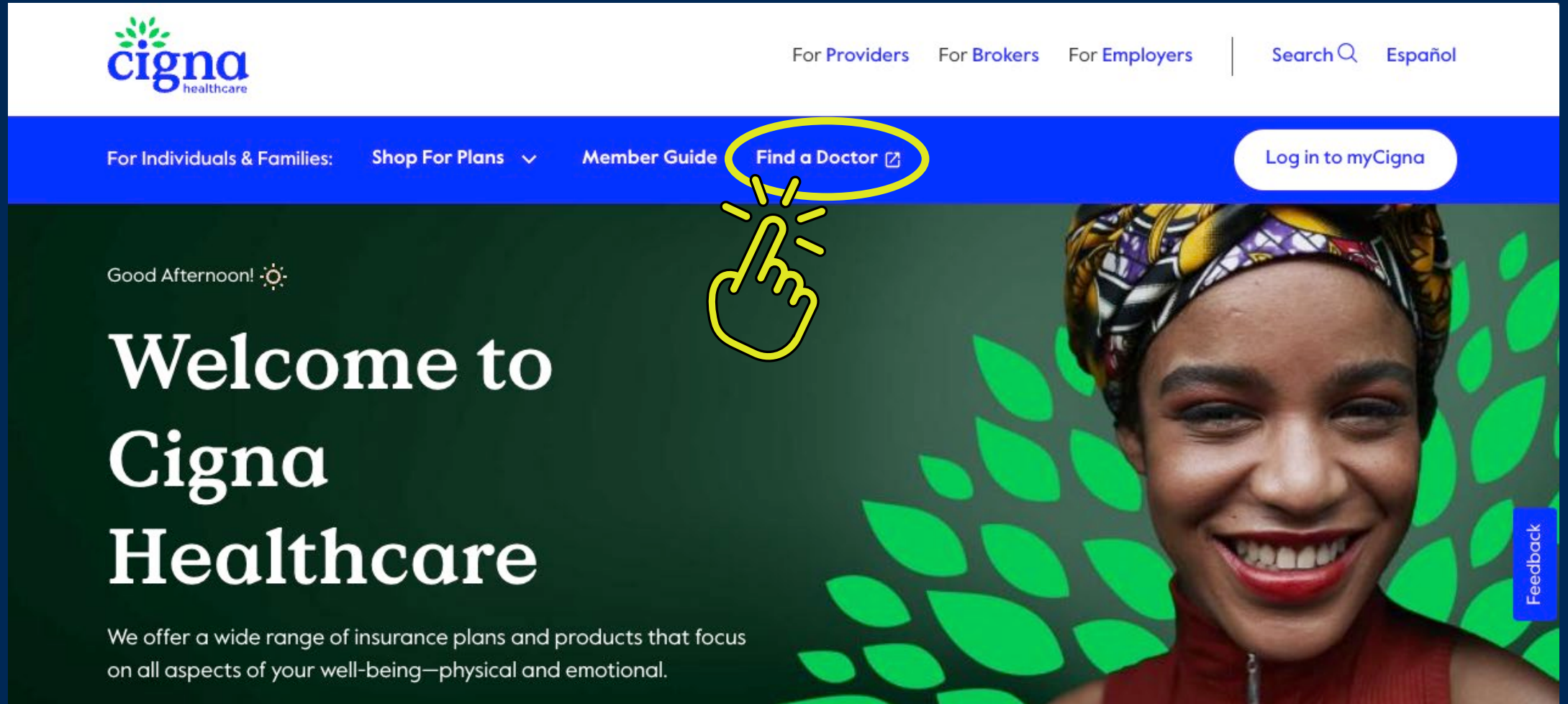


4. Administrative
capabilities

The Plans



Cigna.com



The screenshot shows the Cigna.com homepage. At the top left is the Cigna logo. To the right are links for 'For Providers', 'For Brokers', and 'For Employers'. Further right are 'Search' and 'Español'. Below this is a blue navigation bar with 'For Individuals & Families:', 'Shop For Plans' (with a dropdown arrow), 'Member Guide', and 'Find a Doctor' (with an external link icon). A yellow hand cursor icon points to the 'Find a Doctor' link. To the right of the navigation bar is a 'Log in to myCigna' button. The main content area features a dark green background with a smiling woman wearing a colorful headwrap. The text 'Good Afternoon! ☀️' is at the top left of the main area. Below it is the large heading 'Welcome to Cigna Healthcare'. Underneath the heading is the text: 'We offer a wide range of insurance plans and products that focus on all aspects of your well-being—physical and emotional.' On the right side of the main area, there is a vertical blue button labeled 'Feedback'.

cigna
healthcare

For Providers For Brokers For Employers Search Español

For Individuals & Families: Shop For Plans ▾ Member Guide **Find a Doctor** ↗

Log in to myCigna

Good Afternoon! ☀️

Welcome to Cigna Healthcare

We offer a wide range of insurance plans and products that focus on all aspects of your well-being—physical and emotional.

Feedback

Questions? 800-564-7642

Delta Dental

**will continue as
WSSC Water's dental
insurance provider
for 2027**

**Employees can
continue to expect:**

- Access to Delta Dental's extensive provider network
- Preventive, basic and major dental benefits



We Listened.

We Acted.

We Invested in You.

Your feedback helped shape our decision.



Informational sessions:

9/21:	Gaithersburg Depot	7 a.m.
9/22:	Support Center	1 p.m.
9/23:	Temple Hills Depot	7 a.m.
9/24:	Lyttonsville Depot	7 a.m.
9/30:	Anacostia Depot	7 a.m.



What to expect

These sessions will include a brief presentation from Cigna and Kaiser, and representatives to answer your questions.

Because your health, your family and ***your peace of mind*** matter.

Preparing for Open Enrollment

As Open Enrollment approaches, we will provide additional details, including:

- Cigna Healthcare provider network information
- Key dates and deadlines
- Resources to help you choose the best coverage for your needs



2027 Open Enrollment:

**October 19 –
November 13, 2026**



Wellbeing Fair:

October 20, 2026

Plans & Cost (1 of 3)

Coverage Level	UnitedHealthcare Choice Plus POS 2026 Employee Semi-Monthly Deduction	Cigna Open Access Plus OON 2027 Employee Semi-Monthly Deduction	Difference
Individual	\$145.13	\$160.38	\$15.25
2-Person	\$304.88	\$336.75	\$31.87
Family	\$435.38	\$481.00	\$45.62

Coverage Level	UnitedHealthcare Select EPO 2026 Employee Semi-Monthly Deduction	Cigna Open Access Plus 2027 Employee Semi-Monthly Deduction	Difference
Individual	\$113.09	\$113.09	\$0
2-Person	\$237.51	\$237.51	\$0
Family	\$339.36	\$339.36	\$0

Plans & Cost (2 of 3)

Coverage Level	Kaiser HMO 2026 Employee Semi-Monthly Deduction	Kaiser HMO 2027 Employee Semi- Monthly Deduction	Difference
Individual	\$73.50	\$77.60	\$4.10
2-Person	\$147.11	\$155.19	\$8.08
Family	\$222.81	\$235.10	\$12.29

Plans & Cost (3 of 3)

Coverage Level	Delta Dental PPO 2026 Employee Semi- Monthly Deduction	Delta Dental PPO 2027 Employee Semi- Monthly Deduction	Difference
Individual	\$4.20	\$4.30	\$.10
2-Person	\$6.90	\$7.00	\$.10
Family	\$10.30	\$10.50	\$.20

Coverage Level	Delta Dental HMO 2026 Employee Semi- Monthly Deduction	Delta Dental HMO 2027 Employee Semi- Monthly Deduction	Difference
Individual	\$2.40	\$2.40	\$0.00
2-Person	\$3.90	\$3.90	\$0.00
Family	\$5.80	\$5.80	\$0.00



Action required

Currently enrolled in a UHC medical plan?

You'll need to take action during Open Enrollment.

If you are currently enrolled in a UHC medical plan, you **must make a new medical plan election during Open Enrollment** to ensure you receive the coverage you desire in 2027.



If no election is made, you will be enrolled in the applicable equivalent Cigna Healthcare Plan.

Open Enrollment

Meet with us at an upcoming Open Enrollment site visit.



Site Visit Schedule

10/21	Potomac WFP	11/4	Patuxent WFP
10/21	Lyttonsville Depot	11/5	Western Branch WRRF
10/22	Brighton Dam	11/5	Support Center
10/27	Parkway WRRF	11/10	Temple Hills Depot
10/28	Laboratory	11/10	Piscataway WRRF
10/29	Anacostia Depot	11/12	Gaithersburg Depot
11/4	Seneca WRRF		

Find the location that works for you. More Open Enrollment information will be available as the enrollment period approaches.

Questions?

Contact the Benefits team:

hr_benefits@wsscwater.com

301-369-7777

