



Baltimore-Washington Conference

The United Methodist Church

CONFERENCE BOARD OF PENSIONS AND HEALTH BENEFITS

WWW.BWCUMC.ORG

TEL. 410-309-3479 | 800-492-2525

September 1, 2026

Dear Colleagues:

Grace and peace to you in the name of Jesus the Christ! We hope that this letter finds you well and enjoying the fruits of your service to God.

Medicare's Annual Open Enrollment period (the time frame in which participants can change their existing coverage for the following year) for fiscal year 2027 starts **October 15** and ends **December 7, 2026**.

If you are satisfied with your existing coverage, you need to do nothing. Your enrollment in your existing plan continues automatically, all you need to do is to continue to pay your premiums.

If you are unsatisfied with your current coverage, call a benefits advisor at Via Benefits to discuss your options. **DO NOT CANCEL YOUR PLAN(S) WITH VIA BENEFITS.** If you do cancel your plan and do not enroll in a new plan with Via Benefits, IRS regulations and the contract between BWC and Via Benefits calls for you **to lose the balance left in your HRA account** and for you to lose all other retiree health benefits from the BWC – forever!

You should receive an Annual Notice of Change (ANOC) letter from your plan provider. This letter will include any changes to your plan premium, co-pays or other fees. Please pay close attention to this letter; you can use the information to decide if you need to look for another plan through Via Benefits during this open enrollment period.

You should contact Via Benefits' customer service line at 866-249-7785 **if:**

- You have moved to a new zip code. Call Via Benefits to investigate plans that are local to your new area, especially if you have a Medicare Advantage Plan.
- Your health has significantly changed over the past year, and you require different coverage.
- Your medication has changed, or your out-of-pocket costs have increased.
- Your plan will not be renewed for the following year.
- You see a significant increase in premiums.
- Your primary care physician is no longer included in your plan's network.

The Conference will continue funding your **Health Reimbursement Account (HRA) with a 5% increase for 2027**. For those with 30 service years or more, the annual deposit to your account will increase to \$4,573.20 in 2027. Other amounts will be adjusted proportionately.

If you have any questions, please contact Francess Spaine, Director of Human Resources and Benefits at 410-309-3479 or Karen Conroy, HR and Benefits Administrator at 410-309-3430.

In God's Service,
Conference Board of Pensions and Health Benefits