Masons of California



2027 Open Enrollment: November 2–20

Take Action: You must enroll or lose health care coverage.

All team members must make their benefit elections in Workday for 2027 if they want to keep their current coverage. **Elections will not automatically carry over.**

Why are our benefits changing?

As health care costs continue to rise, we're working with our partners to find ways to manage those costs while continuing to provide valuable benefits. Our goal is to make decisions today that help keep our benefits affordable and sustainable for years to come.

For 2027, we're making updates designed to give you strong coverage at a better value. Our new Blue Shield HMO has no deductible and includes most current Health Net doctors in its network. Kaiser members will see lower premiums for most coverage levels on the updated Kaiser & NonStop HMO, with Masons funding eligible deductible expenses. You'll keep the same Kaiser doctors, hospitals and pharmacies. The Kaiser HSA remains available, and we're adding a new coverage level for team members who cover their children.

What's changing for 2027?

Here's a quick look at each medical plan:

Blue Shield HMO
NEW

Replacing Health Net, which is leaving the California employer health plan market.

Kaiser & NonStop HMO
UPDATED

Lower premiums for most coverage levels, with the same Kaiser doctors, hospitals and pharmacies. Masons funds eligible deductible expenses through the new NonStop card.

Kaiser HSA
CONTINUING

This plan remains available, with modest changes to the deductible and out-of-pocket maximum, plus new fertility coverage.

Four coverage levels

Medical, dental and vision benefits will offer four coverage levels:

Employee Only	Employee + Spouse	**Employee + Child(ren) NEW**	Family

The addition of the Employee + Child(ren) coverage level brings Masons in line with the coverage options offered by most health plans.

Blue Shield HMO NEW

Replacing Health Net

1 Why is Blue Shield replacing Health Net?

Health Net is leaving the California employer health plan market, so it will no longer be available in 2027. We know how important it is to have health coverage you can count on, which is why we've selected the Blue Shield HMO to continue providing access to quality care.

2 Can I keep my current doctor?

Most doctors in the current Health Net network also participate in the Blue Shield network. You can check whether your doctor is in-network at **blueshieldca.com/fad**.

Our HR team is also reaching out to team members whose current doctors aren't in the Blue Shield network to help them understand their options.

3 How does the Blue Shield HMO work?

The Blue Shield HMO has no deductible, which means your coverage starts helping pay for covered medical services right away. You'll generally pay a set copay when you receive care. For example, primary care and urgent care visits have a $25 copay, while specialist visits have a $40 copay. And remember, covered preventive care is available at no cost to you.

4 Will I pay more for Blue Shield coverage?

Blue Shield HMO premium contributions may increase 18% or more depending on your current Health Net plan. Your actual costs will depend on the coverage level you select.

We encourage you to review all three medical plan options during Open Enrollment, considering both your premium contributions and what you'll pay when you receive care. You can find your specific costs in Workday, and HR is available to help you understand your options.

Kaiser & NonStop HMO UPDATED

Same Kaiser care. A new way to pay.

1 Will I still have the same Kaiser doctors and coverage?

Yes. You'll continue seeing the same Kaiser doctors and using the same Kaiser hospitals and pharmacies. What's changing is how you pay for care.

The updated Kaiser & NonStop HMO has a deductible, but here's what's important: You won't have to pay eligible deductible expenses out of your own pocket. Masons is providing the funds through your NonStop card to cover those costs.

2 What is the NonStop card, and what expenses does it cover?

The updated Kaiser plan has a $5,500 individual deductible or $11,000 family deductible, and Masons provides the funds through your NonStop card to cover eligible expenses toward that deductible.

Depending on how much medical care you need during the year, you may never reach your deductible. In fact, for many team members, the NonStop card may be the only payment card they'll need for eligible medical expenses all year. If you do meet your deductible, your Igoe card helps pay certain coinsurance costs.

Unlike an HSA, the NonStop card is not a personal savings account. You can only use the funds for eligible medical expenses. You cannot withdraw unused funds or carry them over to the next year, even if you have very few medical expenses.

3 What is the Igoe card, and when would I use it?

Once your deductible has been met, the Igoe card helps pay your portion of coinsurance for eligible services, such as hospital stays, surgeries, lab tests and X-rays. You may still be responsible for copays, prescription costs and other applicable expenses under the plan.

4 When I go to the doctor, which card should I use?

1. **Kaiser member ID card:** Show this card so your provider can verify your Kaiser coverage.
2. **NonStop card:** Use this card to pay eligible deductible expenses with funds provided by Masons.
3. **Igoe card:** Once your deductible is met, use this card to help pay eligible coinsurance expenses.

5 Does this mean I'll pay more out of pocket?

Not necessarily. Although the updated plan has a deductible, Masons provides the NonStop card to cover eligible deductible expenses and the Igoe card to help with certain coinsurance costs.

Your annual out-of-pocket maximum remains $1,500 for individual coverage or $3,000 for family coverage. This is the most you'll pay for covered, in-network medical expenses during the plan year. If you reach that limit, the plan pays 100% of covered, in-network medical costs for the rest of the year. What you actually pay will depend on the care and services you use.

6 Will my premium contributions change?

For most coverage levels, premium contributions are decreasing by at least 13%. The Employee + Spouse coverage level is the exception, with contributions staying about the same.

Kaiser HSA CONTINUING

Still available, with a few updates for 2027

1 What's changing with the Kaiser HSA?

The Kaiser HSA plan will continue in 2027, with modest increases to the deductible and out-of-pocket maximum:

- Deductible: $1,750 individual, $3,500 family
- Out-of-pocket maximum: $3,500 individual, $7,000 family

The plan will also add fertility coverage for 2027.

2 Does Masons still contribute to my HSA?

Yes. Masons will continue contributing to your Health Savings Account (HSA): $600 a year for individual coverage or $1,000 a year for family coverage. You can use HSA funds to pay eligible health care expenses, and unused funds remain yours from year to year.

3 What's the difference between the Kaiser HSA and the Kaiser & NonStop HMO?

Both plans provide access to the same Kaiser doctors, hospitals and pharmacies, but they work differently when it comes to paying for care.

- **Kaiser HSA:** You pay eligible medical expenses toward your deductible using your own funds, including money in your HSA. Masons also contributes to your HSA to help cover eligible health care expenses.
- **Kaiser & NonStop HMO:** Masons provides the funds through your NonStop card to cover eligible deductible expenses, so you don't have to pay those costs out of your own pocket. If you meet your deductible, your Igoe card helps pay certain coinsurance costs.

The right choice depends on your family's health care needs, financial preferences and how you prefer to pay for care.