

Open Enrollment 2027 FAQ + Your New Pharmacy Benefits

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Open Enrollment 2027

When is Open Enrollment?

Open Enrollment runs **November 4-17, 2026**. Coverage becomes effective **January 1, 2027**.

What do I need to do during Open Enrollment?

Review your benefit elections and make any desired changes for 2027 by November 17, 2026 at 12:00 PM Pacific Time.

What if I don't want to change anything for 2027?

Open Enrollment is passive, meaning your current coverage will automatically roll over to the next plan year. You only need to act if you want to change your elections, add or remove dependents, cancel coverage, or you want an FSA in 2027.

Do I need to re-enroll in my FSA?

Yes. Health Care and Dependent Care FSA elections require a new election each year. If you don't enroll during Open Enrollment, you will not have an FSA in 2027.

What happens if I miss Open Enrollment?

If you miss the Open Enrollment deadline, you cannot sign up or change your coverage until the next open enrollment period, unless you have a [qualifying life event](#).

2027 Benefits Changes

What is changing for 2027?

Key changes include:

- The first full calendar-year benefits cycle (Jan 1 – Dec 31)
- The move from Express Scripts to [Navitus](#)
- Updated IRS HDHP deductible limits (\$1,750 individual/\$3,500 family)
- The PPO deductible carryover program is being removed for future years; will not carry into 2028 or future years.
- Garner enhancements (\$1,250 individual/\$2,500 family)

What is staying the same?

Premiera remains the medical carrier, and dental and vision carriers remain unchanged.

Plan Resets and Deductibles

What resets on January 1, 2027?

Medical deductibles, out-of-pocket maximums, HSA elections, and FSA elections reset for the new plan year.

What is the HDHP minimum deductible level in 2027?

The HDHP deductible increases to \$1,750 individual/\$3,500 family due to IRS minimums.

What happens to my medical deductible when the plan year resets again on January 1, 2027?

Any eligible PPO deductible expenses you incur during the short plan year (October 1 – December 31, 2026) will automatically roll over and count toward your 2027 calendar-year deductible. HDHP deductible does not roll over per IRS rules.

Example:

If you pay **\$600** toward your PPO deductible during November 2026, that full \$600

will count toward your 2027 deductible. If your 2027 deductible is **\$850**, you would only need to meet the remaining **\$250** starting January 1, 2027.

Do I need to do anything for the rollover to occur?

No. Eligible deductible expenses are automatically applied to the next plan year's deductible. No action or paperwork is required.

Do dental or vision benefits and deductibles reset on January 1, 2027?

No. Dental and vision resets occurred October 1, 2026 and remain in effect through December 31, 2027.

Where can I get help?

- [Carly](#)
 - [MyBenefits website](#)
 - [Health Advocate](#)
 - [The Benefits Team](#)
 - **Navitus Customer Care**
 - 1-855-673-6504 (24/7)
 - **Navitus Public Benefits Site**
[!\[\]\(79de0df6c6ddd2d4eb74f1cc5f48ec50_img.jpg\) Public Site](#)
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Your New Pharmacy Benefits

Your New Pharmacy Benefits – Effective January 1, 2027

F5 is moving to Navitus as its pharmacy benefit manager (PBM). Navitus will manage your prescription drug benefits and connect you to pharmacy services, online tools, and personalized support.

Why is F5 changing pharmacy benefit managers?

F5 is moving to [Navitus](#) to provide a more transparent, member-focused pharmacy experience. The change is designed to help lower prescription costs, improve pricing transparency, provide personalized support during the transition, and give employees tools to make informed pharmacy and medication choices.

What is Navitus?

[Navitus](#) is the new pharmacy benefit manager that will administer prescription drug benefits and provide pharmacy tools and support.

Where can I learn about Navitus before January 1?

The Navitus public pharmacy information site is available before January 1. Use this site to find general pharmacy benefits information, including pharmacy network, prescription coverage, formulary questions, and compare drug costs.

Do I need to do anything right now?

No. Current pharmacy coverage remains unchanged through December 31, 2026.

Can I continue using my current pharmacy?

In most cases, yes. Most major pharmacy chains participate in the Navitus network.

What Happens to my Current Prescriptions When F5 Moves to Navitus?

Do I need to transfer my retail prescriptions to a new pharmacy?

No. Existing retail prescriptions with remaining refills will stay at your current pharmacy. There is no action required to transfer these prescriptions.

What do I need to do when I pick up a prescription after January 1, 2027?

The first time you fill or pick up a prescription after January 1, 2027, provide your new Navitus member ID card to the pharmacy. The pharmacy will use the information on your new ID card to update your prescription processing information.

What happens to my mail-order prescriptions?

Navitus will receive an open refill file for eligible mail-order prescriptions. These prescriptions will be automatically transferred to [Costco Mail Order Pharmacy](#).

Will I need to request a transfer for my mail-order prescriptions?

In most cases, no. Eligible mail-order prescriptions will be transferred automatically to [Costco Mail Order Pharmacy](#).

How will I know if my mail-order prescription was transferred?

Additional information and instructions regarding mail-order prescriptions and Costco Mail Order Pharmacy will be provided as part of the Navitus transition communications.

What mail-order options are available?

[Costco Mail Order Pharmacy](#) will be available for eligible maintenance medications.

Do I need a Costco membership?

No. Costco membership is not required.

Do I need a new ID card?

Yes. Updated Premera cards will include the new pharmacy benefit information.

When will I receive my new ID card?

New Premera ID cards will be mailed on or before January 1, 2027. Digital ID cards will also be available on the Premera and Navitus member portals/apps Jan 1.

When can I access the Navitus Member Portal?

Beginning January 1, 2027. Prior to Jan 1st, please use the [Navitus Public Site](#) for general pharmacy benefits information, including pharmacy network, prescription coverage, formulary questions, or to compare drug costs.

Specialty Medications

I take a specialty medication. What should I expect?

Watch for communications from Navitus and/or Archimedes. Some members may require additional transition support.

What is Archimedes?

Archimedes provides specialty pharmacy support, care coordination, prior authorization support, and transition assistance.

Why might I receive outreach?

To ensure uninterrupted access to specialty medications and services.

Will my treatment change?

The goal is continuity of care and uninterrupted access to medications.

What is Lumicera?

Lumicera Specialty Pharmacy will dispense many specialty medications under the Archimedes specialty pharmacy program.

What will happen to my specialty medication when the pharmacy benefit changes?

Specialty medications will be transferred to **Lumicera Specialty Pharmacy**.

Will I need a new prior authorization (PA) for my specialty medication?

If your specialty medication currently has an approved prior authorization, it will be honored for 90 days after the transition. During that time, Lumicera will work with your healthcare provider to obtain any new prior authorizations required under the new pharmacy benefit plan.

What should I do if I receive a pharmacy communication from Navitus or Archimedes?

Review it carefully and follow any instructions provided.

Who do I contact for assistance with my pharmacy benefits?

Need Help With?	Contact
General pharmacy benefits information: Pharmacy network, prescription coverage, formulary questions, compare drug costs	Navitus Customer Care 1-855-673-6504 (24/7) Navitus Public Benefits Site Public Site
Mail-order prescriptions, refills, and delivery	Costco Mail Order Pharmacy Costco Pharmacy
Specialty medications, prior authorizations, copay assistance, transition support, or specialty pharmacy questions	Archimedes Member Services 1-888-504-5563 ☐ memberservices@archimedesrx.com Archimedes
Established specialty medication dispensing, home delivery and refills	Lumicera Specialty Pharmacy 1-855-213-1093
AVAILABLE JANUARY 1st Detailed pharmacy information: View your member ID card, pharmacy claims	Navitus Member Portal Member Portal