

Healthcare & Benefits

2027 COMMUNICATION CALENDAR

LACHER
HEALTHCARE ADVOCATE

JANUARY

POSTCARD VIDEO (TV)

Importance of Primary Care

Primary care is the foundation of your health, helping you stay ahead of issues, manage ongoing conditions, and get the right care when you need it. Visit abcbenefits.com/medical to learn how to find an in-network primary care physician and get started.

FEBRUARY

EMAIL VIDEO (TV)

Understand Your Medical Plan

Break down the PPO vs. QHDHP plans in plain language — what deductibles and copays mean for everyday spending, and how to know which plan is working for your family. Contact your Lacher Healthcare Advocate Team with questions before making any changes.

MARCH

TEXT VIDEO (TV)

Know Where to Go for Care

Help employees choose between Well360 telemedicine, their doctor's office, urgent care, and the ER based on their situation. Going to the right place saves time and money. Contact your Lacher Healthcare Advocate Team if you're not sure where to start.

APRIL

EMAIL VIDEO (TV)

Health Coaching Reminder

Spring is a great time to check in with your Lacher Health Coach. Health coaching provides a dedicated space to focus on your health with guidance and accountability. During a 20-minute confidential meeting, you can discuss topics such as stress management and mental well-being, nutrition and healthy routines, physical activity and movement, and more. Visit abcbenefits.com/coaching to learn more.

MAY

POSTCARD VIDEO (TV)

Mental Health Awareness Month

You're never alone in your wellbeing. Your EAP provides free, confidential support for emotional health, family concerns, financial guidance, and legal support. Up to 8 in-person sessions per issue. Call 1-800-854-1446 or visit unum.com/lifebalance. Your Lacher Healthcare Advocate Team is your first stop.

JUNE

TEXT VIDEO (TV)

Your FSA and HSA: Use Them This Summer

Summer is a great time to schedule eligible appointments and expenses. FSA funds up to \$680 roll over. HSA funds roll over indefinitely and can be invested once your balance reaches a minimum threshold. Visit abcbenefits.com/fsa or abcbenefits.com/hsa to see what qualifies.

JULY

EMAIL VIDEO (TV)

ScriptSourcing: \$0 Name-Brand Medications

If you take a name-brand or specialty medication, ScriptSourcing may be able to fill it for \$0 through their international pharmacy program — delivered directly to your home. Call 410-902-8811 or visit scriptsourcing.com/med-finder. Your Lacher Healthcare Advocate Team can help you get started.

AUGUST

POSTCARD VIDEO (TV)

Telemedicine With Well360

Skip the waiting room this back-to-school season. Well360 through the My Highmark app gives you 24/7 access to a doctor for common illnesses like sore throats, pink eye, and allergies. PPO members pay \$25; QHDHP members pay \$0 after deductible. Set up your account before you need it at myhighmark.com.

SEPTEMBER

TEXT VIDEO (TV)

Voluntary Life Insurance

DVF offers optional life and AD&D coverage through Unum at affordable group rates. Employees can purchase up to \$500,000 in coverage; spouses up to \$500,000; children up to \$10,000. Coverage is portable if you leave the company. If you did not enroll when first eligible, Evidence of Insurability may be required. Learn more at abcbenefits.com/voluntary or contact your Lacher Healthcare Advocate Team.

OCTOBER - NOVEMBER OPEN ENROLLMENT

POSTCARD FLYER EMAIL TEXT VIDEO (TV)

Open Enrollment: Review, Decide, and Enroll

Open enrollment is your once-a-year opportunity to review your benefits and make changes for the coming plan year. Communications will roll out across October and November — starting with a postcard mailed home and a flyer posted in break rooms and displayed on TV screens, followed by email and text reminders as the deadline approaches. Direct employees to abcbenefits.com for plan details, comparison tools, and enrollment instructions. Remind them that their Lacher Healthcare Advocate Team is available throughout the enrollment window to help compare options and answer questions before time runs out.

DECEMBER

EMAIL VIDEO (TV)

Your Benefits Take Effect January 1

Prepare employees for the new plan year: how to access ID cards, register on carrier portals (Highmark, United Concordia, VBA, HealthEquity, Empower), and what to do with any questions. Remind employees that abcbenefits.com is their home base and their Lacher Healthcare Advocate Team is always a call away at 215-660-0334.