Brightwave* 2027

A GUIDE TO YOUR

Benefits

Plan year 2027 · enroll Nov 2 – Nov 20

Everything you get, what it costs you each paycheck, and one honest way to choose.

Your guide is also live.
Scan for the interactive version, where Amanda answers anything in it.

Welcome

This guide covers everything Brightwave offers you in 2027: three medical plans, dental and vision, the extras that pay you cash, your protection, and the time and money benefits people forget they have.

Enrollment

Open enrollment runs **November 2 to November 20**. New hires and anyone with a life event have **30 days**.

Choose carefully

IRS rules mean you cannot change your elections until the next open enrollment unless you have a qualifying life event during the year.

Inside

THE SHORT VERSION Don't compare three plans across twenty-four pages. Answer three questions and every plan gets graded for you, with the math shown.

QUESTION 1

Who do you cover?

Just you, you and a spouse or partner, you and children, or family.

QUESTION 2

What kind of year?

A checkup and a visit or two, a few thousand dollars of care, or a year where you hit the cap.

QUESTION 3

What's ahead?

A baby, a surgery you already know about, or nothing you can name.

Then ask Amanda anything.

She has read every page of this guide, the plan documents behind it, and the rate tables. Ask in your own words: what a plan costs you, what a word means, what to do about the baby coming. Real answers with the source cited, in English or Spanish, any hour.

"Should I pick the PPO or the HSA plan?" "How much does Brightwave put in my HSA?" "Which plan fits a new baby?"

THE SHORT VERSION All three cover the same care. What differs is how you pay: copays from day one, a deductible you cover first, or a narrower network with no deductible at all.

Key benefits	Value HSA 3300	Choice Plus PPO	Harbor HMO
Your paycheck, just you	$52	$86	$44
Family	$183	$305	$156
Deductible	$3,300	$1,500	None
A doctor visit	You pay until the deductible, then 20%	$25 copay	$20 copay, referrals required
Emergency room	You pay until the deductible, then 20%	$250 copay, waived if admitted	$200 copay anywhere (emergencies are always covered)
Worst case, a year	$5,500	$4,500	$3,500
Generic prescription	$10 after deductible	$10	$5
Network	Meridian Open Access (nationwide)	Meridian Open Access (nationwide)	Harbor Regional (three counties)
Out of network	Covered at 60% after a separate $6,600 deductible	Covered at 60% after a separate $3,000 deductible	Not covered, except true emergencies

Amounts shown are what you pay. This is a summary; the official plan documents govern in every case.

WHAT EACH COSTS YOU

Deducted before taxes, every paycheck. Brightwave pays the rest.

Your cost per paycheck, 2027

Coverage tier	Value HSA 3300	Choice Plus PPO	Harbor HMO
Just you	$52	$86	$44
You + spouse	$125	$206	$106
You + kids	$114	$189	$97
Family	$183	$305	$156

$884 a year cheaper on the Value HSA than the PPO, before Brightwave's $1,200 lands in your account.

THE SHORT VERSION Yours forever. Job changes, retirement, whatever: the account and every dollar in it leave with you.

$1,200 a year — deposited quarterly	**4%** of your pay — the 401(k) match when you put in 5%	**$0** preventive care — free on every plan, before any deductible

Three tax breaks, one account

Money goes in before tax, grows untaxed, and comes out untaxed for care. You can add up to $4,400 you + Brightwave combined ($8,750 family).

The match is a raise

Dollar for dollar on your first 3%, then 50 cents on the next 2%. Your money is always yours. The match vests 25% a year, fully yours at 4 years.

THE SHORT VERSION Family here means your family, paperwork and all, including a partner you never married.

Your spouse	Covered on every plan and every line: medical, dental, vision, voluntary.
Your domestic partner	Covered the same as a spouse. No marriage certificate required; a signed partnership affidavit does it.
Your children	Covered to age 26: biological, adopted, stepchildren, and children of your covered partner.
A child in your guardianship	Covered with the guardianship or foster placement paperwork on file.
A disabled adult child	Coverage continues past 26 with a doctor's certification, no age limit.
Parents and grandparents	Not eligible on Brightwave plans, even if they live with you.

THE SHORT VERSION Two dental plans and two vision plans. Cleanings and exams are covered on all of them; they split on the big work.

Your cost per paycheck

Coverage tier	Dental PPO Plus	Dental PPO Basic	Vision Basic	Vision Plus
Just you	$11	$7	$3	$5
You + spouse	$24	$15	$6	$9
You + kids	$22	$14	$6	$9
Family	$36	$23	$9	$14

Dental PPO Plus

Pick Plus if anyone might need braces, a crown, or an implant this year.

Vision Plus

For contacts wearers, progressives, and anyone who breaks frames annually.

EXTRAS THAT PAY YOU CASH

THE SHORT VERSION These pay money to YOU, on top of whatever your medical plan covers. You decide what to do with it.

Accident insurance

$6.20 per paycheck, just you · $11.80 with family

Broken arm (surgical)	**$1,400**
ER visit	**$200**
Ambulance ride	**$400**
Physical therapy	**$50 a session, up to 10**

Mia broke her wrist at her kid's trampoline party. Her medical plan handled the bills; the accident plan wrote HER a check for $2,000. It covered her deductible with money left over.

Critical illness

$9.10 per paycheck at age 40 if you don't smoke · $15,000 benefit

Heart attack, stroke, invasive cancer	**$15,000, all at once**
Early-stage cancer	**$3,750**
Spouse or partner	**Covered at 50% of your amount**
Annual wellness visit	**$50 back, every year, just for going**

When Ray had a heart attack at 51, the check arrived before his second cardiology appointment. It paid the deductible, the mortgage that month, and his wife's flights.

Hospital indemnity

$7.40 per paycheck, just you · $19.60 family

Admission	**$1,500 flat**
Each day admitted	**$200, up to 30 days**
ICU day	**$400**
Having a baby	**Admission + daily benefits apply**

The Okafors' delivery meant three nights in the hospital: $1,500 + $600, in cash, two weeks later. It out-paid what the plan cost them for the whole year, and then some.

Legal plan

$4.35 per paycheck, covers your whole household

Wills + estate documents	**Fully covered**
Home purchase or sale	**Fully covered**
Traffic tickets, disputes, letters	**Fully covered**
Identity restoration	**Fully covered**

Priya and her partner finally did their wills, power of attorney, and healthcare directives in two video calls. Retail cost, about $1,800. Their cost, $0.

THE SHORT VERSION The quiet chapter that matters most, and Brightwave already pays for most of it.

Coverage	Who	What it pays	Cost
Basic life + AD&D	Everyone, automatically	1× your salary (to $250,000), doubled for accidental death	**Brightwave pays**
Voluntary life	Optional, you + spouse/partner + kids	Up to 5× salary for you ($150,000 guaranteed when you join, no medical exam), $50,000 spouse or partner, $10,000 child	**From $2.10 per paycheck at 30**
Short-term disability	Everyone, automatically	60% of pay to $1,500 a week, up to 12 weeks. Covers childbirth recovery.	**Brightwave pays**
Long-term disability	Everyone, automatically	60% of pay to $10,000 a month after 90 days. For the first two years, unable to do YOUR job counts, not just any job.	**Brightwave pays**

THE SHORT VERSION No enrollment and no paycheck cost. The only mistake is forgetting these exist when you need them.

8 sessions
Counseling, free
Per issue, per year, for anyone in your household

$0 visits
Telehealth, 24/7
On the PPO and HMO; $49 before the deductible on the HSA plan

$30/mo
Move-your-body stipend
Gym, yoga, climbing, whatever moves you

$325/mo
Commuter, pre-tax
Transit and parking, straight off your taxable pay

$2,500/yr
Tuition assistance
Toward degrees and certifications

$150
Wellness reward
Off next year's premiums for an annual physical

Time off

What	How much	The detail
PTO	15 days to start, 20 at year three	Accrues per paycheck; carry over 5
Holidays	10 company holidays + 2 floating	Floating days are yours to place
Sick time	6 days, separate from PTO	Nobody audits a sick day
Parental leave	12 weeks at full pay	Birth, adoption, foster placement; both parents
Bereavement	5 days	Extended family counts
Jury + voting	Paid, as long as it takes	

Nov 2 – 20

open enrollment. New hires and life events get 30 days from the date.

Three steps

1. Open the guide and answer the three questions.
2. Compare your graded plans and ask Amanda anything you are unsure about.
3. Make your elections, and keep your confirmation statement.

Questions any time: ask Amanda on the site, in English or Spanish.

Scan to open your guide

Brightwave is a demonstration employer and every number here is sample data. If a guide and the official plan documents ever disagree, the plan documents govern.