

IT'S TIME FOR

Open Enrollment

Brightwave*

November 2 – 20 · your 2027 benefits

Ninety seconds, and you're done.

Your whole benefits guide is now a site that answers back. Instead of comparing three medical plans across twenty-four pages, answer three questions and see your fit, with the math shown.

- 1 Scan the square and answer three questions.
- 2 Compare your graded plans, per paycheck.
- 3 Ask Amanda anything, then enroll.

What you need to do

- ✓ Review your current elections and what is changing.
- ✓ Think about the year ahead: a baby, a surgery, a move.
- ✓ Gather names and birth dates for anyone you are adding.
- ✓ Decide your HSA or FSA amount before you enroll.



Point your camera here.

Your 2027 guide, live: every plan and price, the three-question fit, and Amanda, who answers anything in it, in English or Spanish, any hour, with the source attached.

keelbenefits.com/guide

\$44

the lowest paycheck cost of the three plans

\$1,200

Brightwave's HSA money, and it's yours forever

30 days

to change things after a life event

Please note

IRS rules mean you cannot change your elections until the next open enrollment unless you have a qualifying life event during the year, like a marriage, a birth, or a change in employment.