



2027 Benefits Enrollment
October 26–November 13



2027 Annual Enrollment Frequently Asked Questions

What do I need to know for enrollment?

Do I have to enroll?

If you take no action, your current medical, dental, and other elections carry into 2027. The exception is spending accounts (see below). We still encourage all colleagues to review their coverage and costs each year.

Don't forget, enrollment is from October 26 to November 13, 2026, 11:59PM CT. Changes take effect January 1, 2027. Check out the [What's Changing Page](#) to learn more about 2027 benefits!

What happens to my FSA or HSA if I don't enroll?

FSA and HSA elections do not carry forward. If you don't actively re-elect, your spending account contributions will stop for 2027.

A reminder, that for HSA's you must actively elect at least the minimum required colleague contribution during Annual Benefits Enrollment. If you don't, you will forfeit the Sysco contribution for 2027.

Where can I find my rates?

You can view the 2027 rates in the online Sysco Benefits Center when you login to enroll between October 26 to November 13.

Can I add new dependents?

Yes, you may add new eligible dependents to your coverage. All new dependents must be verified by uploading documentation within 45 days.

Please visit the Sysco Benefits Center for details on who is eligible and how to verify your dependents.

How can I add or remove dependents?

In the Annual Enrollment flow, click “Add Dependent” and enter their legal name, date of birth, relationship, gender, and Social Security number.

Save the dependent, then continue to the plan selection screen by following the prompts.

Check the box next to the dependent under each plan you want them covered on (medical, dental, vision, etc.). Uncheck the box next to the dependent(s) you do not want to cover.

What if I’m on a leave of absence?

Colleagues on a leave of absence are required to complete their benefits enrollment during the Annual Enrollment period. Access to the Sysco Benefits Center remains available while on leave, allowing colleagues to review and make their benefit elections. For assistance with enrollment, colleagues may contact the Sysco Benefits Center for support.

Where do I enroll?

Visit the online Sysco Benefits Center to enroll. Go to the How to Enroll page for step-by-step instructions on how to enroll.

You can also enroll by calling 1-800-55-SYSCO (1-800-557-9726), available Monday through Friday, 7 a.m. – 7 p.m. CT. Translators are available.

What is Emma and how does it work?

Emma is an AI-powered decision support tool designed to streamline the benefits enrollment process. You can think of Emma as your personal interactive benefits buddy.

By asking a few questions about your healthcare needs, Emma provides personalized benefit recommendations, explains your options in easy-to-understand terms, and helps you make informed decisions about your coverage.

Emma can help you:

- Compare benefit options and costs
- Understand key plan features and coverage differences
- Receive personalized benefit recommendations
- Get answers to benefit-related questions during enrollment
- Feel more confident about your benefit elections

While Emma's recommendations are designed to support your decision-making, your final benefit elections are always your choice.

Who do I contact with questions or assistance enrolling?

The Sysco Benefits Center at 1-800-55-SYSCO (1-800-557-9726). They are available to help you Monday–Friday, 7 a.m.–7 p.m. CT phone or with live chat (translators are available).

What's new for 2027?

What is the opt-out credit?

- A NEW, voluntary credit available as an option to all colleagues enrolled in one of our four Sysco sponsored national medical plans who have access to medical coverage elsewhere
- This is an option to colleagues who newly waive Sysco national medical coverage or move to a lower dependent tier

- Colleagues waving coverage to join a medical plan that Sysco helps fund will not be eligible to the credit – you must be moving to a plan that Sysco does not fund to qualify

Who is eligible?

- You must have been enrolled in a Sysco national medical plan for at least **12 continuous months by December 31, 2026**
- You must attest to and maintain access to another medical plan
- If you are opting out of coverage due to a qualifying life event (QLE), the 12 months would be as of the effective date of the QLE
- Colleagues who already have waived coverage will not qualify for the credit
- Dependent coverage required due to a court order cannot be waived or eligible to any credit

Am I required to upload proof of other medical coverage elsewhere?

- No, you will not need to upload any documentation to demonstrate alternate coverage at the time of election
- You will be required to attest that you understand the terms of the credit and have other medical coverage elsewhere
- Although documentation is not required, this plan will be subject to audit and proof of coverage could be requested at a later date

How much is the credit?

- The credit is expressed in an annual amount but will be evenly divided based on the number of pay periods each year, putting more cash in your pocket each pay
- The amount you receive depends on the number of coverage tiers you waive; you can receive a credit between \$1,000–\$2,000 distributed on your paychecks throughout 2027

- For the purposes of Annual Benefits Enrollment this year, below is reference of how the credit would be granted to eligible colleagues:

Current Dependent Tier as of Dec 31, 2026	New Dependent Tier as of Jan 1, 2027	Annual Credit Value
Family	Colleague + Children OR Colleague + Spouse	\$1,000
Family	Colleague Only	\$1,500
Family	Waive All Coverage	\$2,000
Colleague + Children OR Colleague + Spouse	Colleague Only	\$1,000
Colleague + Children OR Colleague + Spouse	Waive All Coverage	\$1,500
Colleague Only	Waive All Coverage	\$1,000

- For example, if you are currently covering you, your spouse, and children but your spouse and children have coverage available under your spouse's plan, you can decide to remove your spouse and children from coverage
 - This will result in your coverage moving from family to colleague only, with 2 dependent tiers being waived for a \$1,500 annual credit
- If you opt out of coverage or reduce your dependent tier during a qualifying life event through the year, please note that the credit is subject to proration for the remaining pay periods

How will I receive the credit?

Eligible colleagues will receive the credit on a per-pay basis starting the first pay in January. The credit will appear in your pay statement under the "Earning" section labelled as "Healthcare Opt-Out".

As an example, if there are 27 pays in a given year and you are eligible to a \$2,000 credit for the year, you will receive a credit of \$74.07 on each pay. Please note the credit is a taxable earning.

Can I rejoin Sysco medical coverage later?

Yes, if things change, you can re-enroll after a qualifying life event or during the next Annual Enrollment. Please note that rejoining the plan or changes in coverage could reduce or eliminate your eligibility to the opt-out credit for the duration of the year.

Why am I not eligible for the Opt-Out Credit if I am already opted out of medical coverage?

The credit is designed to recognize a new reduction in medical coverage for the upcoming plan year. Because the credit is based on a change in coverage, it is not retroactive and is only available to colleagues who make a new coverage reduction during Annual Enrollment.

What's changing for 2027?

What is included in the new Sysco Paid Military Leave policy?

The new Sysco Paid Military Leave policy is currently being finalized. Additional details regarding eligibility, benefits, and program provisions will be communicated in the coming weeks.

Why are rates increasing?

Healthcare costs are continuing to rise across the industry; Sysco is also absorbing these increases in its share of the cost. Similar to other employers in the market, our plan is seeing higher utilization, including the use of higher-cost care settings when lower-cost options may be appropriate. We are also seeing these patterns in regional HMO plans.

Colleagues can help manage costs by staying in-network, choosing the right care setting, such as virtual or urgent care, and using plan tools to compare care options and costs. We encourage colleagues to review whether your current plan fits your budget and healthcare needs. Use the programs and

resources, like Sysco Benefits Center, to help you make informed care decisions.

Are my medical/pharmacy or dental plans changing?

There are no plan design changes. Deductibles, copays, and coinsurance stay the same.

What is happening to the retiree medical plans?

Due to extremely low participation in these plans, the pre- and post-retiree medical plans will close to new retirees on January 1, 2027, onwards.

Colleagues who retire by December 31, 2026, remain eligible. This applies to union colleagues eligible for the national retiree plan.

For colleagues planning to retire in 2027 onwards, we encourage you to explore individual health coverage options including **Medicare.gov** (if you are Medicare-eligible) and **HealthCare.gov** (if you are under 65). You can also contact Medicare or the Health Insurance Marketplace directly for assistance in evaluating which options are right for you.

What can I expect when I retire?

If you are at least age 55 and have 10+ years of continuous service at Sysco, your coverage will continue to the end of the month in which you retire. If you do not meet these requirements, coverage will end on the last day worked.

Following retirement, Sysco offers you the opportunity to keep your current Sysco sponsored medical, dental, and vision coverage through COBRA for up to 18 months. You and your eligible dependents must be enrolled in a Sysco sponsored medical plan immediately prior to retirement to qualify. If you opt out of COBRA after enrolling, or decline to enroll when first offered, you will not be eligible to join at a later date due to a break in coverage. Monthly premiums apply.

Benefits for COBRA participants age 65+ will be coordinated with Medicare. Medicare will become primary coverage, and COBRA will be secondary. Benefits for persons covered by Part A of Medicare will be calculated as if they are also covered by Part B of Medicare, whether or not such coverage is in effect. Learn more by visiting www.syscobenefits.com.

What is happening to the Bloom Program?

The Bloom program will no longer be offered as a separate benefit. Colleagues can continue to seek appropriate care and services through their medical coverage. Navigation support through BCBS Health Advocacy Solutions (HAS) will continue to be available.

Special Life Insurance Enrollment

What is the special enrollment opportunity?

During this Annual Benefits Enrollment only, eligible colleagues can increase their Supplemental Life Insurance by one level, up to plan limits, with no health questions. You can also increase spouse or domestic partner coverage by one level, up to \$50,000, with no health questions.

Can I increase by more than one level?

Yes. You can apply for additional coverage by answering five health questions. No height or weight information is required.

When does new coverage start?

Approved coverage becomes effective January 1, 2027.