



TO: All Employees
FROM: Human Resources
DATE: October 26, 2026
SUBJECT: 2027 Kaiser / Principal Medical, Dental & Vision Plans

K-Tube offers employees a choice of benefit options during open enrollment:

- **Kaiser Medical with Principal Dental and Vision**
- **Cook Traditional Plan with Delta Dental and Vision**
- **Cook HSA Plan with Delta Dental and Vision**

This memo provides information and premium rates for the **2027 Kaiser Medical Plan with Principal Dental and Vision option only.**

We are pleased to share that there will be **no changes to plan benefits or covered services** under the Kaiser medical plans for 2027. Employees enrolled in Kaiser will continue to receive the same comprehensive medical coverage, along with Principal dental and vision benefits.

Due to increased healthcare renewal costs for 2027, employee premium contributions will increase effective January 1, 2027. K-Tube will continue to pay a substantial portion of the overall cost of coverage for employees and their families.

2027 Kaiser HMO Employee Bi-Weekly Premiums

Includes Kaiser medical coverage, Principal dental, and Principal vision benefits.

Coverage Level	EPO Dental	POS Dental
Employee Only	\$30.75	\$38.64
Employee + Spouse	\$386.32	\$398.94
Employee + Child(ren)	\$333.33	\$346.06
Family	\$639.65	\$657.76

K-Tube continues to pay a substantial portion of the total premium cost for all coverage levels.

Understanding Your Dental Options

Employees who elect the Kaiser/Principal option may choose between two dental plan options. Both options include the same vision coverage.

EPO Dental

- Lower employee premium.
- Must use dentists within the plan's network to receive benefits.
- No out-of-network coverage.

POS Dental

- Higher employee premium.
- Greater flexibility to use both in-network and out-of-network dentists.

- Out-of-network benefits are available, although out-of-pocket costs are generally higher when using non-network providers.

Vision benefits are the same under both options. The primary difference between the EPO and POS options is the dental network and level of provider flexibility.

Additional Information

Detailed plan information, including Summary Plan Descriptions (SPDs), benefit summaries, provider directories, enrollment materials, and information regarding the Cook Traditional Plan and Cook HSA Plan, is available on the Virtual Benefits Fair at cook.mybenefitslibrary.com starting October 27, 2026.

Employees should review the applicable plan materials before making their enrollment elections.