Voss Auto Network

2027 Health Care Plan

Renewal Information

Each year, one of the most challenging decisions we face is selecting a comprehensive, high-quality health care plan that offers the best value for our employees. We recognize that health care is personal and that each individual and family has unique needs and circumstances.

Unfortunately, rising health care costs make this process increasingly challenging. Key factors include:

- **INFLATION:** Rising healthcare prices and workforce shortages are increasing labor costs. A survey by five reputable organizations projected healthcare costs to increase 8%–14%.
- **HEALTHCARE COSTS:** An August 2026 Wall Street Journal article, "U.S. Workers Are Paying More for Healthcare, and Next Year Will Be Worse," projected employer costs will rise more than 11% in 2027—among the largest increases in two decades.
- **HOSPITAL CONSOLIDATION:** Fewer competitors mean less negotiating leverage. In Dayton, two major systems dominate the market.
- **AGING AND CHRONIC CONDITIONS:** Accounts for about 90% of U.S. healthcare spending.
- **SPECIALTY MEDICATIONS:** Growing use is driving prescription spending and increasing its share of healthcare costs.

Despite these challenges, our goal is to provide comprehensive coverage at the best value for our plan participants. Our Network staff and trusted advisors spend hundreds of hours evaluating plan options and designs to make the best choice.

Medical Mutual initially proposed higher 2027 medical premiums; Voss negotiated competitive renewal rates without changing current plan designs.

Voss recognizes the significant financial impact health care costs can have on you and your family. For that reason, **Voss is NOT increasing employee medical premium contributions for 2027**.

Since 2020, Voss's health insurance costs have increased by more than 75%. Despite these substantial increases, employee medical premiums have increased in only one of the past seven years, with an approximate 3% increase in 2025.

Doing Our Part for a Healthier Future

Although many healthcare cost drivers are beyond our control, we can support a healthier workforce and manage future costs through preventive care and routine screenings. Early detection and follow-up can keep conditions from worsening and requiring more complex, costly treatment.

Take advantage of our convenient on-site biometric screenings! Not only will you gain valuable insight into your health and have the opportunity to catch potential concerns early, but you can also **save $300** on your annual **medical premiums.**

The Voss Auto Network thanks you for your commitment and loyalty to our organization.