

Open Enrollment Highlights



Open Enrollment for 2027 benefits is **October 16 - November 2, 2026**

Open Enrollment

Open Enrollment is your annual opportunity to review, update, and elect benefits for the 2027 plan year. Please take time to evaluate your current coverage and choose the benefits that best meet your needs. All elections must be submitted in **Workday** by November 2nd, 2026.



Before You Enroll

Please take time to review:

- Your eligibility for the Standard or Enhanced Medical Plan
- Dental and vision plan options
- Healthcare FSA, Dependent Care FSA, and Commuter Benefit
- Voluntary benefit elections
- Beneficiary information

Make sure your 2027 benefit elections reflect your current needs before the enrollment deadline.

How to Enroll in Benefits

Enrollment in benefits is completed through Workday:

1. Log in to Workday
2. Enter your 7-digit associate ID and password
3. Open your Workday inbox
4. Review your benefit options
5. Elect or update coverage
6. Add dependents, if needed
7. Review and submit your elections

Reminder:

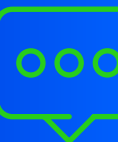
Qualifying Life Events (QLE)

The benefits you elect during Open Enrollment will remain in effect for the 2027 plan year, unless you experience a QLE. QLEs include:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Change in dependent status
- Death of a spouse, child, or qualified dependent
- Change in employment status or other employer-sponsored coverage

Qualifying Life Event changes must be submitted in Workday within 30 days of the event (with the exception of birth or adoption, which must be submitted within 60 days).

See the following pages to learn more about what's new and what's staying the same for the 2027 plan year!



What's New for 2027

New Voluntary Benefits Carrier

The following voluntary supplemental health benefits are now administered through New York Life: Accident Insurance, Hospital Indemnity, Critical Illness

Flexible Spending Account (FSA) and Commuter Benefit Updates

The Healthcare FSA and Dependent Care FSA will continue to be administered through WEX. Eligibility for these benefits require 12 months of employment and 1,560 hours worked. Commuter Benefits are available after 60 days of employment.

- **Healthcare FSA annual maximum contribution:** \$3,500
- **Dependent Care FSA annual maximum contribution:** \$7,500 (\$3,750 if married and filing separately)
- **Commuter Benefits monthly contribution limit:** \$350

Healthcare FSA includes a 3-month grace period through March 31, 2028

401(k) Contribution Limit Increased

The 401(k) plan will continue to be administered by Fidelity. The annual 401(k) contribution limit increased to \$25,000. The age 50+ catch-up contribution remains \$8,500.

To enroll or make changes, please access Fidelity at www.401k.com.

Changes to 401(k) elections can be made at any time and are not limited to Open Enrollment.

Disability Benefits

Short-Term Disability (STD)

60% of weekly earning at an increased weekly benefit max of \$1,500.

Long-Term Disability (LTD)

Monthly benefit of 50% of an associate's monthly earnings, up to a maximum benefit of \$5,000 per month.

New! Buy Up Option:

Associates may elect enhanced LTD coverage of **60% of monthly earnings** at an additional employee cost.

2027 Contributions At-a-Glance (Semi-Monthly)

MEDICAL/RX PLANS

Tier	Standard Medical Plan	Enhanced Medical Plan
Associate Only	\$66.50	\$117.06
Associate + Spouse	\$127.00	\$267.36
Associate + Child(ren)	\$120.00	\$267.36
Family	\$190.50	\$423.97

DENTAL PLANS

Tier	Standard Plan	Enhanced With Orthodontia Plan
Associate Only	\$16.40	\$16.87
Associate + 1 Dependent	\$31.11	\$31.98
Associate + Family	\$57.44	\$58.80

VISION PLANS

Tier	Standard Plan	Enhanced Plan
Associate Only	\$2.04	\$3.52
Associate + 1 Dependent	\$4.07	\$7.03
Associate + Family	\$6.55	\$11.32

What's Staying the Same

Medical Benefits

Hourly associates may have access to the following medical plans based on eligibility:

- **Standard Medical Plan:** Tres Health
- **Enhanced Medical Plan:** Tres Health (requires 12 months of employment and 1,560 hours worked in the past 12 months)

Key Standard Medical Plan features include:

- Preventive/wellness benefits covered 100%
- MDLive 24/7 telemedicine and behavioral health services at no cost

Key Enhanced Medical Plan features include:

- Deductible: \$2,500 individual / \$5,000 family
- Routine well care: \$0 copay
- MDLive telemedicine: \$0 copay
- Primary care visit: \$25 copay for 10 visits per year
- Specialist office visit: \$50 copay for 10 visits per year
- Tier 1 / Tier 2 / Tier 3 medications: \$10 / \$75 / \$150 copay

Dental Benefits

Dental benefits will continue to be administered by Delta Dental. There will be no changes to the plan design, however contributions will increase for the 2027 plan year.

Vision Benefits

Vision benefits will continue to be administered by VSP. There will be no changes to the vision plan designs or contributions for the 2027 plan year.

No changes to the following plans:

- Life/AD&D Benefits
- BenefitHub
- EAP (ESI Group)
- Husk Wellness
- MetLife Legal Plan
- HealthyLearn
- Allstate Identity Protection

Need Help? Contact:

Benefits Member Advocacy Center:

- 800-563-9929
- cssteam@conerstrong.com
- connerstrong.com/memberadvocacy

Towne HR Support:

- 844-869-6375
- HRSupport@TownePark.com

