eMoney

Open Enrollment

2026–2027 Benefit Year

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Key Dates and Important Reminders

This year is a **PASSIVE enrollment**, which means *most* of your current benefits will automatically roll over.

To **participate in a Medical or Dependent Care FSA, you must actively re-enroll**. These plans do not carryover.

Also, if you would like coverage under our **Voluntary Employee, Spouse or Child Life Insurance offering, you must actively re-enroll this year.**

Open Enrollment must be completed in ADP by July 1, 2026.

- No changes can be made to your enrollments after 11:59 p.m. ET on July 1 ***unless*** you have a life event before August 2027.
    - A list of qualifying life events can be found here.

New plans go into effect on August 1, 2026.

You can view your current benefit selections in ADP.

- Select Myself → Benefits → Enrollments → Click "View Benefits"
    - You'll see a full list of what you are enrolled in and current per pay cost.

Medical

Medical Plan Options

Independence

Choose from High-Deductible Health Plan (HDHP) and PPO plan options.

Both plans include:

- Access to IBX's large national network
- No referral needed to see a specialist
- Free preventative care services

High-Deductible (HDHP) Plan

- Deductible applies to all services except preventative care ($2,000 individual, $4,000 employee+)
- After deductible, everything is 90% covered except pharmacy which goes to copay
- Offset cost of deductible using HSA
- Employer HSA contribution:
  - $75/month for individual
  - $100/month for employee+
- No premium cost for HDHP. This allows you to instead put money into HSA, pre-tax – FREE PLAN!

PPO Plan

- $500/$1000 deductible
- Copays for different types of services and deductible does not apply
- "Cadillac" plan with low copays, rich coverage
- Per pay premium payments

Medical Plans & Rates Comparison

High-Deductible (HDHP) Plan

	Employee Premium	Employer HSA Contribution
EE	$0	$37.50
EE + Spouse	$0	$50
EE + Child(ren)	$0	$50
EE + Family	$0	$50

Contributions are per pay period.

PPO Plan

	Employee Premium
EE	$91.12
EE + Spouse	$167.73
EE + Child(ren)	$129.97
EE + Family	$213.87

** Rates are per pay period and excludes copays.*

Understanding Key Health Insurance Terms

Deductible

This is what you pay **out of pocket first** before your insurance starts to help.

- **Example:** If your deductible is $1,000 and you get a $2,000 bill, you pay the first $1,000. After that, insurance starts contributing.
- ***Note:*** There are some services that the deductible will not apply and the above example is for a plan that has NO co-insurance.

Co-insurance

Once you’ve met your deductible, you and your plan **share the cost**.

- **Example:** If your plan is 90/10, you pay 10% and insurance covers 90%

Out-of-Pocket Maximum

This is the **most you’ll pay in a year** for covered, in-network care.

- Once you hit this limit, your plan pays **100% of covered costs** for the rest of the year.

See next slide for a complete example.

How It All Works Together (Example)

You have:

- $1,000 deductible
- 10% co-insurance
- $5,000 out-of-pocket max

You have a procedure that costs $5,500:

- Pay first $1,000 (deductible)
- Then pay 10% of the rest ($450)
- Insurance covers the rest

→ Total you pay: **$1,450**

After that, you'll continue sharing costs (10%) until you reach your **$5,000 max –** then insurance covers everything for the rest of the year.

Health Savings Account (HSA)

Fidelity INVESTMENTS

An HSA is a **tax-advantaged savings account** you can use alongside a High-Deductible Health Plan (HDHP) to pay for qualified medical expenses.

Why consider an HSA?

- **Tax savings:** Contributions are tax-free
  Example: Contributing $1,000 could save you ~**$250 in taxes** (based on a 25% tax rate)
- **Use it now or later:** Funds **roll over year to year –** no "use it or lose it"
- **It's yours to keep:** The account stays with you, even if you leave the company
- **Flexible spending:** Use funds anytime for qualified medical expenses
- **Long-term savings potential:** You can **invest your balance** – similar to a 401(k) – for future healthcare costs
- **Easy to manage:** Update your contributions anytime during the year in ADP

How it helps

An HSA can help **offset the cost of your deductible** while also giving you a smart way to save for future healthcare expenses.

Eligibility Requirements

- You can only enroll in an HSA if you are in the HDHP
- You cannot have an HSA and a Medical FSA at the same time
- You cannot have an HSA if you have a secondary insurance plan

What is a "Qualified Medical Expense?"

Qualified Medical Expenses are **healthcare costs defined by the IRS** that you can pay for using your HSA or FSA.

- **In short:** If it's on the IRS-approved list, you can use your funds to **reimburse out-of-pocket costs**.

Common Examples

- Reimbursement of Deductible Costs
- COBRA payments
- Lactation Supplies
- Acupuncture
- Dental Expenses
- Diagnostic Devices Copays
- Hearing Aids

- Prescription Medications
- Prostheses
- Pregnancy Test Kit
- Psychologist/Psychiatrist
- Smoking Cessation
- Medical Therapy
- Medical Transportation

- Vision Correction Surgery
- Crutches
- Addiction Therapy
- Fertility Enhancement
- Guide Dog
- Nursing Home
- Special Ed Tutoring

Medical Plan Comparison

Independence

Benefit	HDHP (In-Network)	HDHP (Out-of-Network)	PPO (In-Network)	PPO (Out-of-Network)
Annual Deductible	Individual: $2,000 Family: $4,000	Individual: $5,000 Family: $10,000	Individual: $500 Family: $1,000	Individual: $5,000 Family: $10,000
Out-of-Pocket Max	Individual: $4,000 Family: $8,000	Individual: $10,000 Family: $20,000	Individual: $6,600 Family: $13,200	Individual: $15,000 Family: $30,000
HSA Employer Contribution	Employee: $75/month All other tiers: $100/month		N/A	
Preventative Care	100% NO deductible	50% NO deductible	100% NO deductible	50% NO deductible
Outpatient Care	90% after deductible	50% after deductible	100% after deductible	50% after deductible
PCP Copay Office Visits	90% after deductible	50% after deductible	$20 copay	50% after deductible
Specialist Copay Office Visits	90% after deductible	50% after deductible	$40 copay	50% after deductible
Outpatient Surgery	90% after deductible	50% after deductible	$75 copay after deductible	50% after deductible
Outpatient Lab	90% after deductible	50% after deductible	100% after deductible	50% after deductible
Routine Radiology	90% after deductible	50% after deductible	$50 copay after deductible	50% after deductible

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Medical Plan Comparison (Cont'd)

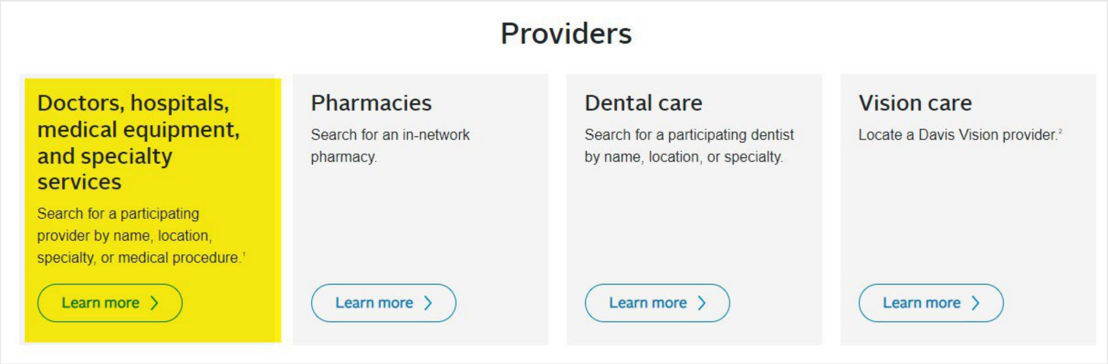
Independence

Benefit	HDHP (In-Network)	HDHP (Out-of-Network)	PPO (In-Network)	PPO (Out-of-Network)
Inpatient Hospital Care	90% after deductible	50% after deductible	$250 copay/admission after deductible	50% after deductible
Emergency Care				
Hospital Emergency Room	90% after deductible	50% after deductible	$150 copay (waived if admitted) after deductible	$150 copay (waived if admitted) after deductible
Urgent Care	90% after deductible	50% after deductible	100% covered after deductible	50% after deductible
Maternity Care (Prenatal & Postnatal)	90% after deductible	50% after deductible	$250 copay after deductible	50% after deductible
Mental Health/Substance Abuse				
Inpatient	90% after deductible	50% after deductible	$250 copay/admission after deductible	50% after deductible
Outpatient	90% after deductible	50% after deductible	$40 copay NO deductible	50% after deductible
Retail Drug Program (30-day supply)				
Generic	$20 copay after deductible	50% after deductible	$10 copay	Covered 70%
Brand	$40 copay after deductible	50% after deductible	$20 copay	Covered 70%
Non-preferred	$60 copay after deductible	50% after deductible	$35 copay	Covered 70%

Finding In-Network Healthcare Professionals

- Visit www.ibx.com
- Click on **Find a doctor**

- Under Providers click on **Learn more** under the Doctors, hospitals, medical equipment, etc. tile



- Click on **Choose a location** and then you can search for providers or facilities

Finding Covered Prescription Drugs

Optum Rx®

Use optumrx.com to:

- Search covered prescription medications
- Check drug pricing, coverage, and benefits
- Find in-network pharmacies
- Learn more about specialty pharmacy services and Optum Home Delivery

Need help getting started?

Click here for instructions on managing your OptumRx account.

You can also visit the Benefits page on the life@eMoney Intranet for additional Optum Rx information.

Teladoc (Included with IBX)

TELADOC

Teladoc, included with IBX, gives you 24/7 access to a U.S. board-certified medical professional through the convenience of a phone, video or mobile app visit.

Teladoc can be used for:

- **Mental health**
- Cold & flu symptoms
- Allergies
- Pink Eye
- Respiratory infection
- Sinus problems
- **Dermatology**
- & more!

		Teladoc Health (Teladoc)		Primary care provider (PCP) or specialist	
	Treatment for	Access[1]	Cost-share	Access[1]	Cost-share
Telemedicine	Non-emergency conditions, such as: • Sinus pain • Pink eye • Earaches • Sore throat • Flu • E-prescribing (when appropriate)	**Teladoc General Medical** gives you 24/7 access to board-certified doctors who can provide a diagnosis, initiate treatment, and write prescriptions, as appropriate, via phone or video.	Refer to your health plan.	Available if your PCP or a specialist offers virtual care.	Refer to your health plan.
Telebehavioral health	Support for conditions such as: • Anxiety • Depression • Bipolar disorders • Adjustment disorders • E-prescribing (when appropriate)	**Teladoc Mental Health Care** provides access to board-certified psychiatrists and licensed psychologists or therapists by phone or video.	Refer to your health plan.	Available if your licensed behavioral health provider (including psychiatrists, psychologists, and counselors) offer virtual care.[2] Our network has expanded to include providers with specialties in anxiety, depression, eating, obsessive-compulsive disorder, and substance abuse disorders for all ages.	Refer to your health plan.
Teledermatology	Diagnosis and treatment for a variety of skin, hair, and nail conditions, and e-prescribing (when appropriate)	**Teladoc Health Dermatology** gives you access to convenient and reliable skin care from a licensed dermatologist for a wide range of conditions without the wait.	Refer to your health plan.	Available if your specialist offers virtual care.	Refer to your health plan.

Programs Included with IBX

*Click the logos to learn more about each benefit (**Note**: clicking a logo will re-direct you to the life@eMoney Intranet.)*

sword thrive

Thrive is the most effective and clinically rigorous digital physical therapy product on the market. Thrive pairs Doctors of Physical Therapy with the extending power of AI to offer members a personalized experience with real-time feedback in the comfort of their homes.

sword bloom

Bloom is transforming women's pelvic health with an innovative, digital solution to support women in all stages of life, including young adulthood, pregnancy, postpartum, and menopause. Bloom will help address pelvic health disorders from the comfort of home.

progyny

Progyny provides access to comprehensive fertility and family building benefits as well as menopause and perimenopause care.

**Progyny aligns with our respective health plans – which means costs align with the plan structure of the deductible, co-pays, etc. Members must ensure that the clinic is within the Progyny network to receive care.*

Dental

Dental Plan & Rates Comparison

MetLife

NEW for 2026-27!

- **Preventative Exams:** Members are **eligible for two preventive exams** per calendar year, which can be scheduled at times that work best for you and your provider.
- **Teledentistry:** Members have access to **licensed dentists 24/7 through virtual dental care.**
- **Smart Scan:** You can now use an **AI-powered tool** to help identify dental concerns from your phone.

Value Plan	Coverage Level	Employee Premium
	Employee	$5.81
	Employee + Spouse	$14.52
	Employee + Child(ren)	$17.42
	Employee + Family	$26.14

Enhanced Plan	Coverage Level	Employee Premium
	Employee	$10.49
	Employee + Spouse	$24.73
	Employee + Child(ren)	$30.88
	Employee + Family	$45.13

**Rates are per pay period.*

Dental Plan Comparison

MetLife

	Value (In-Network)	Value (Out-of-Network)	Enhanced (In-Network)	Enhanced (Out-of-Network)
Deductible/Annual Max				
Single	$50	$50	$50	$50
Family	$150	$150	$150	$150
Deductible Waived for Preventative?	Yes	Yes	Yes	Yes
Annual Max Benefit (Per Person)	$1,800	$1,800	$2,300	$2,300
Plan Coverage				
Preventative	100%	100%	100%	100%
Basic Restorative	70%	70%	100%	100%
Major Restorative	50%	50%	80%	80%
Orthodontia				
Plan Coverage	50%	50%	50%	50%
Lifetime Max	$1,000	$1,000	$1,500	$1,500
Adult Orthodontia Covered?	No	No	Yes	Yes
Rollover Provision				
Included?	No	No	No	No

Dental Coverage Terms

MetLife

Deductible
Your cost for any non-preventative work.

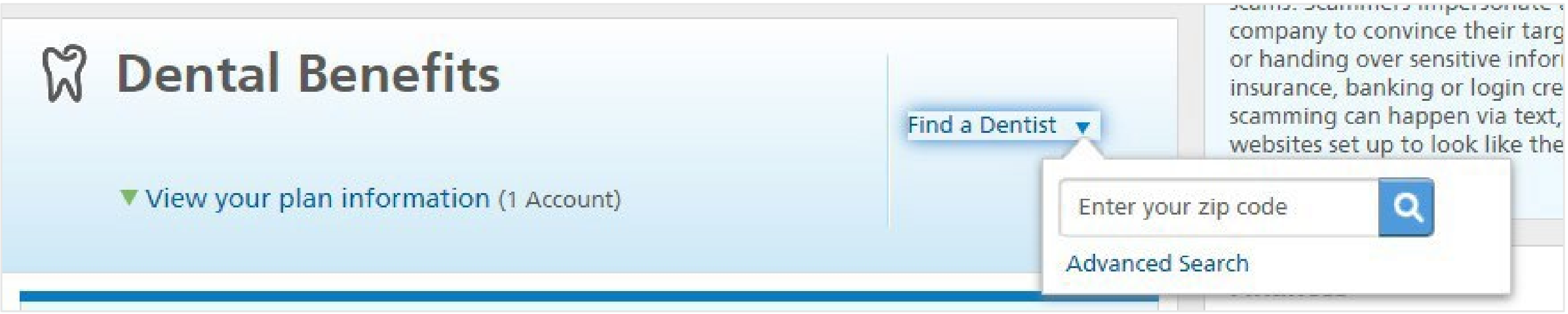
Annual Max
How much the plan will pay out in a benefit year.

Services:

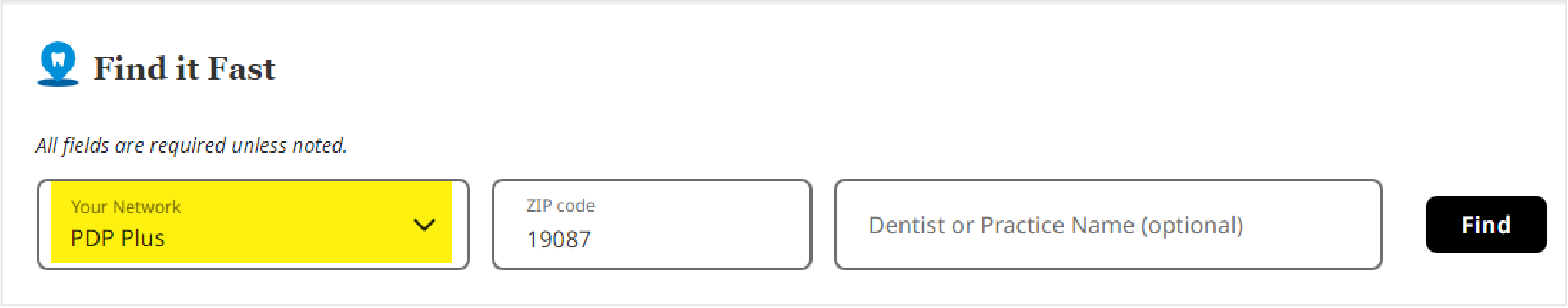
- Diagnostic & Preventative: Check ups, routine x-rays
- Basic: Fillings, extractions (routine), root canals
- Major: Crowns, bridges, implants, dentures
- Endodontics (dental pulp)
- Periodontics (gums)

Finding In-Network Dentists

- Visit www.metlife.com
- In the “Dental Benefits” box, click “Find a Dentist”



- On the next page select the “PDP Plus” network from the dropdown box and enter your zip code



Vision

Vision Plan and Rates

Eye360 is included in both Value & Enhanced Plans

*Eye360 provides enhanced benefits when members **visit a PLUS Provider***

- $0 copay on eye exam
- Up to $50 additional frame allowance

eyeRewards Program

- Vision guides and ongoing vision wellness education
- Wellness quizzes and survey with raffle entries
- Real-time online eye exam alerts when members are eligible
- Eye exam rewards
  - ***Example:*** $50 off any purchase at Sunglass Hut when you get an eye exam at a PLUS Provider

Value Plan	Coverage Level	Employee Premium
	Employee	$1.20
	Employee + Spouse	$2.29
	Employee + Child(ren)	$2.41
	Employee + Family	$3.54

Enhanced Plan	Coverage Level	Employee Premium
	Employee	$1.59
	Employee + Spouse	$3.02
	Employee + Child(ren)	$3.18
	Employee + Family	$4.68

**Rates are per pay period.*

Vision Plan Comparison

eyemed

	Value (In-Network) Copays/Allowances	**Value (Out-of-Network)** Allowances	**Enhanced (In-Network)** Copays/Allowances	**Enhanced (Out-of-Network)** Allowances
Deductible/Annual Max				
Comprehensive Exam	$0	Up to $40	$0	Up to $40
Materials/Eyewear Copay				
Single	$0	Up to $30	$0	Up to $30
Bifocal	$0	Up to $50	$0	Up to $50
Trifocal	$0	Up to $70	$0	Up to $70
Standard Progressive	$65	Up to $50	$65	Up to $50
Frames/Contact Allowance				
Frames	$130 & 20% thereafter	Up to $91	$170 & 20% thereafter	Up to $91
Contact Lenses (Conventional)	$130 & 15% thereafter	Up to $130	$170 & 15% thereafter	Up to $130
Contact Lenses (Disposable)	$130	Up to $130	$170	Up to $130
Benefit Frequency				
Eye Exam	Once Every 12 Months		Once Every 12 Months	
Lenses	Once Every 12 Months		Once Every 12 Months	
Frames	Once Every 24 Months		Once Every 12 Months	
Contact Lenses	Once Every 12 Months		Once Every 12 Months	

Company Provided Benefits

Company Provided Benefits

eMoney will continue to provide the following benefits to benefits-eligible employees free of charge!

Headspace: Free to all benefit-eligible employees and up to 5 family members aged 13+ older. Headspace offers mental health coaching, therapy/psychiatry sessions, as well as access to all meditation and mindfulness content.

Benefits Available Through Sun Life:

- **Life Insurance/AD&D:** 150% of your base salary up to $250k
- **Short Term Disability:** 70% of salary up to $2.5k/week
- **Long Term Disability:** 60% of salary up to $6k/month
- **EAP (Employee Assistance Program):** Up to 3 free visits with a counselor plus financial, legal and work- life balance support & advice
- **Identity Theft Protection**
- **Emergency Travel Assistance**

Headspace

Mental Health Coaching

Get support for stress, anxiety, sleep, resilience, life transitions, and more with on-demand or scheduled coaching.

- **Unlimited, 24/7 in-app messaging** (30 minutes)
- **8 free video sessions** (45 minutes)

Clinical Care

Connect with licensed therapists or psychiatrists for support with anxiety, depression, grief, trauma, and more.

- **8 free video** therapy and psychiatry sessions
- Evening and weekend appointments available

Meditation and Mindfulness

Access guided meditations, sleep tools, movement sessions, focus support, podcasts, and more.

Support for Loved Ones

Invite up to 5 dependents or household members (13+) for free access to Headspace resources.

Ebb, Headspace's AI Companion

Get everyday support for stress, burnout, confidence, relationships, and more.

Sign up for your free Headspace account now!

Identity Theft Protection

Sun Life offers free identity theft protection through Assist America as part of your benefits. This program includes:

- Monitoring of up to 10 registered credit/debit cards
- Early alerts for suspicious activity and identity theft
- 24/7 support from anti-fraud experts
- Assigned caseworker for personalized assistance
- Help canceling and reissuing stolen cards
- Support in notifying financial institutions and government agencies
- Protect your identity with confidence – at no cost to you.

Access Information

Visit www.securassist.com/sunlife

Select "**Click here to log in to Assist America's ID Protection**" in the middle of the page

Enter reference number:
01-AA- SUL-100101

Call the listed number to:
- Register your cards and important documents in one secure place
- Report a lost or stolen card
- Start the identity fraud process if needed

Select the **Card Patrol link** to enroll in continuous monitoring using the access code: 18327

Emergency Travel Assistance

assist america®
Innovative Assistance Solutions

Free with your Sun Life benefits through Assist America.

Available 24/7 worldwide, this service connects you with medically trained, multilingual professionals who can assist in emergencies while traveling.

Support includes:

- Access to pre-qualified, English-speaking doctors, dentists & pharmacists
- Medical consultation, evaluation, and referrals
- Hospital admission & critical care monitoring
- Emergency medical evacuation & return transportation
- Help with lost prescriptions
- Legal and interpreter services

Peace of mind, wherever you go.

Access Information

If you or your family member has a medical emergency and are more than 100 miles from home, call or email:

(800) 872-1414 (within the U.S.)

(609) 986-1234 (outside the U.S.)

medservices@assistamerica.com

Reference membership number:
01-AA-SUL- 100101

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Voluntary Benefits

Voluntary Benefits Overview

Employee, Spouse & Child Life Insurance (Sun Life) – Active enrollment is required for 2026. If you'd like this coverage, you'll need to enroll during Open Enrollment.

- No plan or rate changes

Flexible Spending Accounts (WageWorks) – Active enrollment is required for 2026. If you'd like this coverage, you'll need to re-enroll during Open Enrollment.

- No plan or rate changes

Voluntary Long-Term Disability (Sun Life)

- 60% of base salary up to $12,000/month *(only applies if salary > $120k)*
- No plan or rate changes

Critical Illness & Accident Insurance (Cigna)

- No plan or rate changes

Legal Protector & ID Theft (Countrywide by IDIQ)

- Upgraded credit monitoring and identity theft protection
- *See slides 39 & 40 for details*

Pet Insurance (Nationwide)

- *Not part of Open Enrollment.* **Enroll anytime** directly on Nationwide's site *(not through ADP)*

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Voluntary Life Insurance

Employee, Spouse, and Child

ACTIVE ENROLLMENT FOR THIS PLAN!

Sun Life

Voluntary Life Insurance	Benefits
Employee	Increments of $10,000 to a max of $500,000, not to exceed 5 times your basic annual earning.
Spouse	Up to 50% of Employee Coverage to a max of $250,000
Child	Up to 10% of Employee Coverage to max of $10,000

Guarantee Issue Amount

- **Employee:** Lesser of current amount or $150,000 or 3 times annual earnings, whichever is less
- **Spouse:** Lesser of current amount or $30,000

Flexible Spending Account (FSA)

ACTIVE ENROLLMENT FOR THIS PLAN!

A **Flexible Spending Account (FSA) is a pre-tax savings account** that helps you pay for eligible healthcare expenses, such as doctor visits, prescriptions, copays, and other qualified medical costs.

You choose how much money to contribute from your paycheck throughout the year, and those funds are deducted before taxes, which can help lower your taxable income and save you money. You can then use your FSA funds to pay for eligible expenses for yourself and your eligible dependents.

Good to know: FSAs are "use it or lose it" accounts, which means any unused funds are forfeited at the end of the plan year.

FSAs are Managed Through WageWorks

- Access your account through the WageWorks employee portal or mobile app
- Easily manage claims, reimbursements, and account activity on the go

Medical and Dependent Care FSAs

- Choose your annual contribution amount during Open Enrollment in ADP
- Use your FSA funds for eligible healthcare or dependent care expenses
- Submit claims and request reimbursements through WageWorks

Critical Illness & Accident Insurance

Critical Illness Insurance

Provides a lump-sum benefit if a covered individual is diagnosed with certain serious conditions, including cancer, heart attack, stroke, renal failure, major organ transplant, paralysis, and more.

- Benefits may be paid for both first and second occurrences (second occurrence must be 12+ months later)
- Coverage available for employees, spouses, and children
- Cost varies based on the benefit amount selected

Accident Insurance

Provides lump-sum payouts to help cover expenses related to covered accidents and treatments. Examples include:

- Ambulance services
- Burns or concussions
- Hospitalization or surgery
- Coma and other covered injuries
- Includes AD&D coverage
- Coverage is available for employee, employee + spouse, employee + child(ren), and family plans, with both Level 1 (Low) and Level 2 (Medium) options available. See the Benefits Intranet page for more details.

Legal Protection Plan

IDENTITYIQ®

Affordable access to legal support for you, your spouse, and dependents up to age 26.

Services includes

- Unlimited Initial Phone & In-Person Consultation Per Separate Legal Matter (No Time Limit)
- Simple Will Preparation
- Legal Document Generator
- Legal Letters & Phone Calls on Your Behalf
- Small Claims Court Assistance
- Government Program Assistance
- Flat Rate Savings
- Legal Document Review (Up to 6 Pages)
- Hourly Rate Discount (40% Discount)
- Contingency Discount (10% Discount)

Coverage Level	Rate Per Pay
Employee (+ any dependents)	$7.37

Credit Monitoring & Identity Theft (Plus Plan)

IDENTITYIQ®

ID Theft Protection Services	Credit Monitoring	Bitdefender
Up to $1 Million in ID Theft Insurance	1-Bureau Daily Credit Monitoring & Alerts	Anti-Virus Protection
100% US-Based Customer Service	Annual 3-Bureau Credit Reports & Scores	Unlimited VPN
100% US Based Fraud Restoration Service	ScoreCasterIQ	Parental Controls
Lost Wallet Form & Assistance	Checking Account Report	Ad-blocker
Opt-Out IQ (Junk Mail/Do-Not-Call List)	Discounted Additional Reports & Scores	Web Tracker Blocking
File Sharing Network Searches		Secure Browsing
Dark Web & Internet Monitoring		Secure Wallet & Banking
SSN Alerts		Security Advisor
Synthetic ID Theft Protection		Software Optimization
Application Monitoring		Optimization Profiles (Gaming, Movies, Work)
IQ Center		
Change of Address Monitoring		

Secure Plus Plan: $4.14 per person per pay.

You can enroll yourself plus spouse/domestic partner and/or dependents over the age of 18.

Credit Monitoring & Identity Theft (Pro Plan)

IDENTITYIQ®

ID Theft Protection Services	Credit Monitoring	Bitdefender
Up to $1 Million in ID Theft Insurance	1-Bureau Daily Credit Monitoring & Alerts	Anti-Virus Protection
100% US-Based Customer Service	Quarterly 3-Bureau Credit Reports & Scores	Unlimited VPN
100% US Based Fraud Restoration Service	ScoreCasterIQ	Parental Controls
Lost Wallet Form & Assistance	Checking Account Report	Ad-blocker
Opt-Out IQ (Junk Mail/Do-Not-Call List)	Score Change Alerts	Web Tracker Blocking
File Sharing Network Searches	Enhanced Credit Monitoring	Secure Browsing
Dark Web & Internet Monitoring	Discounted Additional Reports & Scores	Secure Wallet & Banking
SSN Alerts		Security Advisor
Synthetic ID Theft Protection		Software Optimization
Application Monitoring		Optimization Profiles (Gaming, Movies, Work)
IQ Center		
Change of Address Monitoring		

Secure Pro Plan: $6.00 per person per pay.

You can enroll yourself plus spouse/domestic partner and/or dependents over the age of 18.