The time has come…



2027 Open Enrollment

All Open Enrollment materials will be available to review virtually.



We’re Virtual!

All of your benefit information will be available on the Benefits Site including:

- Benefit Guide
- Rate Information
- Plan Summaries
- Informational Videos







Open Enrollment: November 4th - 18th

Open Enrollment happens once per year & is the only time you can make changes to your plans without some type of Qualifying Event. If you do experience a Qualifying Event during the year,
be sure to notify HR within 30 days.

Choose wisely & be sure you don’t miss the deadline!

2027 Benefit Highlights

1. Medical coverage will remain with Cigna Healthcare. Accident and Critical Illness insurance are moving to Cigna in 2027.

   Basic Life/Basic AD&D, Voluntary Life, STD, LTD, will continue to be with Lincoln Financial Group.

2. Vision will remain with VSP for 2027.

3. Dental will be moving to Delta Dental in 2027.

4. The maximum you can contribute to your HSA account has increased to $4,500 for single and $9,000 for families. $1,000 catch-up for those 55 and over

5. There is a minimal increase to your medical, dental and vision rates for 2027.

6. Pet Insurance will remain with MetLife.



Have you used Telehealth yet?



Connect with virtual care your way.

- Contact your in-network provider or counselor
- Talk to an MDLIVE medical provider on demand on **myCigna.com**
- Schedule an appointment with an MDLIVE provider or licensed therapist on **myCigna.com**
- Call MDLIVE 24/7 at 888.726.3171

To connect with an MDLIVE virtual provider, visit myCigna.com, locate the "Talk to a doctor or nurse 24/7" callout and click "Connect Now."

To locate a Cigna Behavioral Health provider, visit myCigna.com, go to "Find Care & Costs" and enter "Virtual counselor" under "Doctor by Type," or call the number on the back of your Cigna ID card 24/7.

Do yourself a favor and shop around

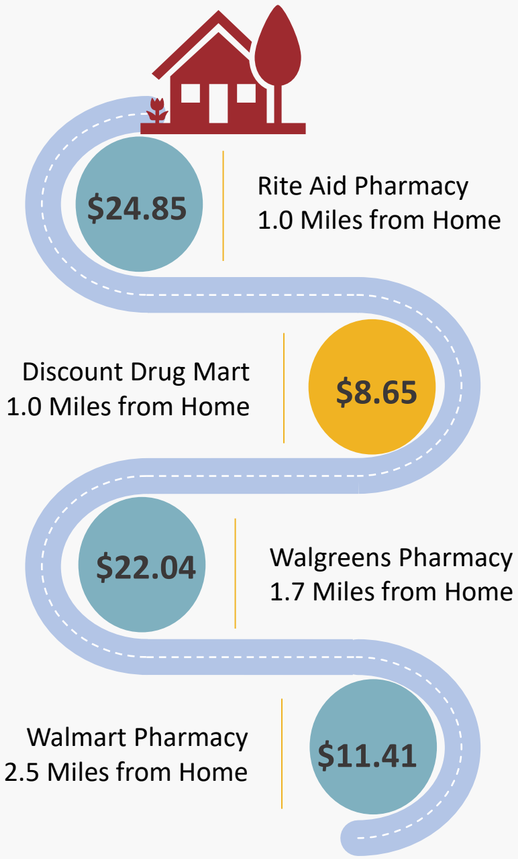
Costs can vary drastically at different providers, especially for things like radiology & prescriptions.

Total Savings
= $1,900
Distance 20 miles

Example: MRI on Head



Example: Celecoxib (Generic Celebrex)



Total Annual Savings
= $194/year
Distance 4 miles

2027 Medical Plans

BENEFITS	HDHP #1 – HSA	HDHP #2 – HSA
Deductible – Single Deductible - Family	$2,000 $4,000	$4,000 $8,000
Coinsurance	20%	0%
Out-of-Pocket Maximum – Single Out-of-Pocket Maximum - Family	$3,000 $6,000	$4,000 $8,000
Office Visit Primary Care Physician Specialist TeleMedicine	 20% after Deductible 20% after Deductible MD Live Fee	 0% after Deductible 0% after Deductible MD Live Fee
Inpatient Hospital Services	20% after Deductible	0% after Deductible
Outpatient Surgical Services	20% after Deductible	0% after Deductible
Diagnostic Services	20% after Deductible	0% after Deductible
Emergency Room Services	20% after Deductible	0% after Deductible
Prescription Deductible Retail Rx (30-day) Mail Order Rx (90-day)	 20% after Deductible	 0% after Deductible

This is an illustration of In-Network benefits. Please note that these plans also provide coverage outside of the network. Please refer to the plan documents for details & final confirmation of coverage.

Equity will make an annual contribution to a Health Savings Account for those associates who enroll in the HSA Plan & to a Health Reimbursement Account for those associates who enroll in the HRA Plan. Deposits will be as follows:

Singles = $500
Families = $1,000

Note*: Employer contribution for new hires will be pro-rated*.

cigna healthcare

TouchCare

Your personal concierge for enrollees on the medical plan



All the benefits of in-person primary care, now virtual

- Select and see the same provider, on their own schedule, in as few as 24 hours for **$0 out of pocket**.
- Have a **virtual wellness exam** with a medical professional, once every 12 months.
- Receive care for **common ailments, mental health, chronic conditions** and **referrals** to in-person care.
- Experience follow-up services like a traditional doctor would offer, such as **labs and imaging**.
- Get help on-demand from their dedicated **Care Navigation Team**.
- Receive **prescription discounts** for costly drugs and routine refills.

Should something urgent come up, employees can talk to a MeMD Urgent Care provider 24/7/365.

RxCare

RxCare ensures that members pay the lowest price available for the medication they need.

Don't overpay for prescription drugs!

SEARCH Compare prices for everyday, FDA-approved prescriptions at more than 60,000 local pharmacies.

SELECT Choose the best way to receive your drug. Pick-up at the most convenient local pharmacy or select our convenient home delivery service.

SAVE Once you've chosen your prescription and paid online, simply present your RxCare card at the pharmacy counter. Rest easy knowing you just got the best price!



Additional benefits of RxCare

- Lower cost prescription drugs for plan members
- Lower Rx claims for self-insured employers
- Prescription Drug Assistance Program



Transparency Tools & Cost Comparison Reports

Members can select the best treatment options for their needs with full confidence that they're never overpaying for a procedure.

Benefits Navigation

Members can schedule a personalized deep-dive anytime during the year to review their health plans and ask detailed questions.

Appointment Scheduling

From coordinating calendars to transferring records, we make it easy for members to get immediate care from convenient providers.

Ancillary & Voluntary Benefits Support

We give employees advice on all of their employer-sponsored benefits as well as ancillary options (FSAs, HSAs, etc.) when applicable.

Billing Review & Negotiation

We coordinate directly with providers and carriers to ensure every bill is correct and negotiate the bill when it's not.

RxCare

RxCare Specialists research employee benefit plans and all prescription details to explore the best options for low costs.

TOUCHCARE

Benefits of a Health Savings Account (HSA)





NO Use it or Lose it provision

- Balance rolls over
- Contribute up to the annual maximum each year



Triple Tax Savings

- Contributions are tax deductible = reduces taxable income!
- Earnings/Growth are tax-free
- Withdrawals for qualified Medical Expenses are tax-free



Associate Owns the Account

- You keep the money even if you change jobs or insurance
- Comprehensive & easy investment options
- Save for retirement

Don't leave *money* on the TABLE for the IRS



2027 HSA Contribution Limits

Annual Contribution Rules

2027 Limit:

$4,500 for individuals &

$9,000 for families*

Additional Funding

Those 55 years of age or higher, but not entitled to Medicare benefits, can fund an additional $1,000/year "catch-up" contribution!

Amount of Funding

Contributions above the annual limit are subject to income taxes and a 20% penalty

In 2027, Equity **will contribute $500 to all Singles & $1,000 for all Families** into your HSA (assuming you meet the eligibility requirements.)

The annual limits are inclusive of the contribution from Equity. Employer contribution for new hires will be pro-rated.

HSA Frequently Asked Questions

Q: Can I change my individual contribution throughout the year?
A: Yes, you can make a change at any time during the year to the amount you contribute as long as it does not exceed the IRS annual maximums.

Q: How can I estimate the cost of a Doctor's office or Lab before my visit?
A: You can always estimate costs of providers and procedures by visiting MyCigna.com and navigating to Find Care and Costs. This will allow you to compare costs by locations and help your HSA dollars go further.

Q: I have not met my deductible. Is my preventive care still covered?
A: Yes, in-network preventive care is covered at 100% before your deductible. You will pay no cost for your preventive visits and age-appropriate preventive screenings.

Q:What happens if I do not use all my HSA funds this year?
A: They rollover! The money in your HSA account rollovers year over year. Even if you leave the company the money in the account is still yours. There is no "use it or lose it" provision.

Q: How much will my prescriptions cost?
A: On an HSA plan you will pay the full Cigna negotiated rate for your prescriptions until you reach your deductible. The costs you pay go towards your deductible as well. To price out a medication, refer to the drug cost comparison tool located on MyCigna.com. Navigate to Find Care and Costs > Price a Medication.

cigna healthcare

Flexible Spending Accounts (FSA)

Health Care FSA

(only available for associates not enrolled in an HDHP)

- You can contribute $3,500 on a pre-tax basis in 2027 to pay for certain out-of-pocket health care costs
- You will receive a Visa debit card to pay for qualified health care expenses throughout the plan year
- You may be eligible to carry over up to $700 of unused funds to the following plan year
- **NOTE: You cannot elect the Health Care FSA if you are enrolled in an HSA plan.**

Dependent Care FSA

- You can contribute up to $7,500 if you are married and filing jointly, or $3,750 per person if you are filing separate tax returns
- Use to pay for eligible dependent care expenses, such as daycare

Cigna Resources

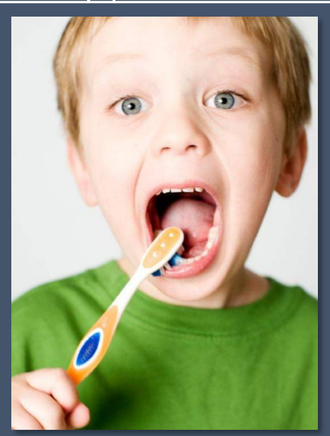
- Your Health First
- Weight Management, Tobacco Cessation, Stress Management
- My Health Assistant
- Health Pregnancies, Healthy Babies
- Telehealth / Mental Health Virtual Options
- iPrevail Emotional Wellbeing
- Happify Emotional Wellbeing
- 24 Hour Information Line
- Wellbeing Solutions
- Estimate your costs
- Home Delivery Pharmacy

Dental & Vision

DENTAL

BENEFITS	Delta Dental	
	In-Network	Out-of-Network
Deductible (Single/Family)	$50/$150	$50/$150
Annual Maximum	$1,500 + Maximum Rollover	$1,000
Preventive & Diagnostic	100%	100%
Basic Services	100%	80%
Major Services	60%	50%
Orthodontia	50%	50%
Orthodontia Lifetime Maximum	$1,000	$1,000

- Click here to find a provider:
  Dentist Near Me | Dentist Directory | Delta Dental Providers



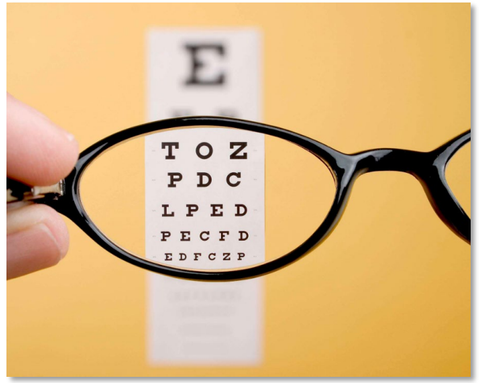
DELTA DENTAL®

vsp vision care

VISION

BENEFITS	VSP
	In-Network
Eye Exam	$10 Copay
Lenses	$25 Copay
Frames	$130 Retail + 20% Off
Contacts – Medically Necessary	$25 Copay
Contacts – Elective	$130 Allowance
Exam Frequency	Calendar Year
Lenses Frequency	Calendar Year
Frame Frequency	Every Other Calendar Year

- Visit www.vsp.com to search for a provider.
- You do have out of network benefits available, please see your plan documents.



Additional protection for what matters most.
100% Company-paid

SHORT-TERM DISABILITY

Pays once you've been disabled & unable to work for 8 days. Benefit pays 70% of salary up to $2,500/week & will pay up to 13 weeks.

LONG-TERM DISABILITY

Pays once you've been disabled & unable to work for 90 days. Benefit pays 60% of salary up to $10,000/month during the duration of your disability up to social security normal retirement age.

LIFE/AD&D INSURANCE

Equity provides a life insurance benefit equal to 2x your annual salary to a maximum of $500,000. Includes AD&D coverage.

Lincoln Financial Group®

Voluntary Options

Associates do have the option to purchase additional lines of coverage...

VOLUNTARY LIFE INSURANCE

CRITICAL ILLNESS INSURANCE

ACCIDENT INSURANCE

METLIFE LEGAL PLANS

METLIFE PET INSURANCE

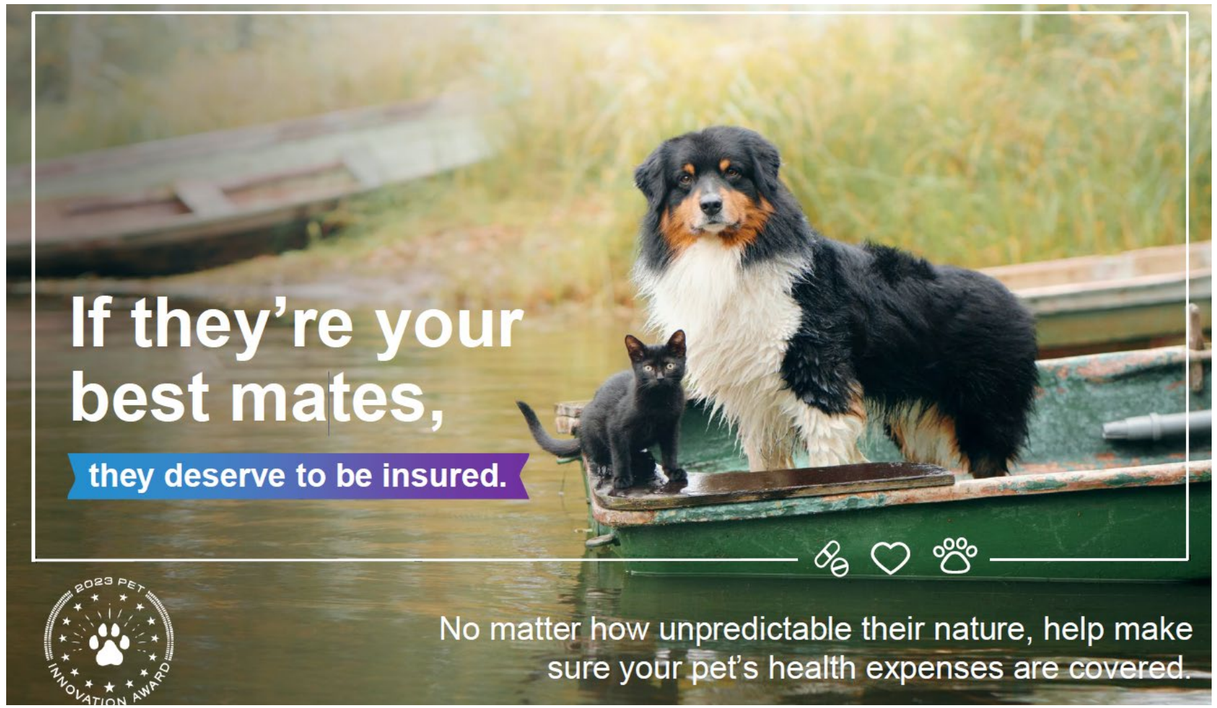
...as well as additional associate discounts.

Pet Insurance

Reliable coverage for unpredictable pets—give yourself the sense of relief that their health expenses may be covered for unexpected accidents or illnesses with MetLife Pet Insurance.

As part of your benefits, you can take advantage of benefits like:

- ☑ Flexible coverage with up to **90% reimbursement**
- ☑ Optional **Preventive Care** coverage
- ☑ Only provider to offer **family plans covering multiple** cats and dogs on one policy
- ☑ **Discounts up to 30%** and **additional offers** on pet care, where available
- ☑ **MetLife Pet mobile app** to submit, track claims and manage your pet's health and wellness
- ☑ **24/7 access to Telehealth Concierge Services**—because accidents and illnesses don't always wait for your vet to be open



Get a quote or enroll for the 1/1/27 benefit year

Visit www.metlife.com/getpetquote

Call **1-800-GET-MET8**

Scan the QR code

MetLife | Pet Insurance

Associate Health Care Premiums

	MEDICAL / RX SEMI-MONTHLY PREMIUM			
	Associate Only	**Associate + Spouse**	**Associate + Child(ren)**	**Family**
High-Deductible Health Plan 1 (HSA)	$118.04	$174.25	$149.81	$201.60
High-Deductible Health Plan 2 (HSA)	$89.02	$113.18	$94.57	$114.31

	DENTAL / VISION SEMI-MONTHLY PREMIUM			
	Associate Only	**Associate + Spouse**	**Associate + Child(ren)**	**Family**
Delta Dental PPO	$4.77	$10.26	$12.90	$18.40
VSP Vision	$0.88	$1.33	$1.39	$2.07

** Associates who participate in the Vitality wellbeing program may be eligible for a wellness credit of up to $100 per month on medical premiums.*

We are here for YOU.

Need someone to talk to?

There are FREE resources available to you that are completely CONFIDENTIAL

ESI Employee Assistance Program (EAP)

- Counseling Benefits
- Peak Performance Coaching
- Training and Personal Development Benefits
- Self-Help Resources
- Work/Life Benefits
- Personal Assistant
- Wellness Benefits
- Lifestyle Savings Benefit

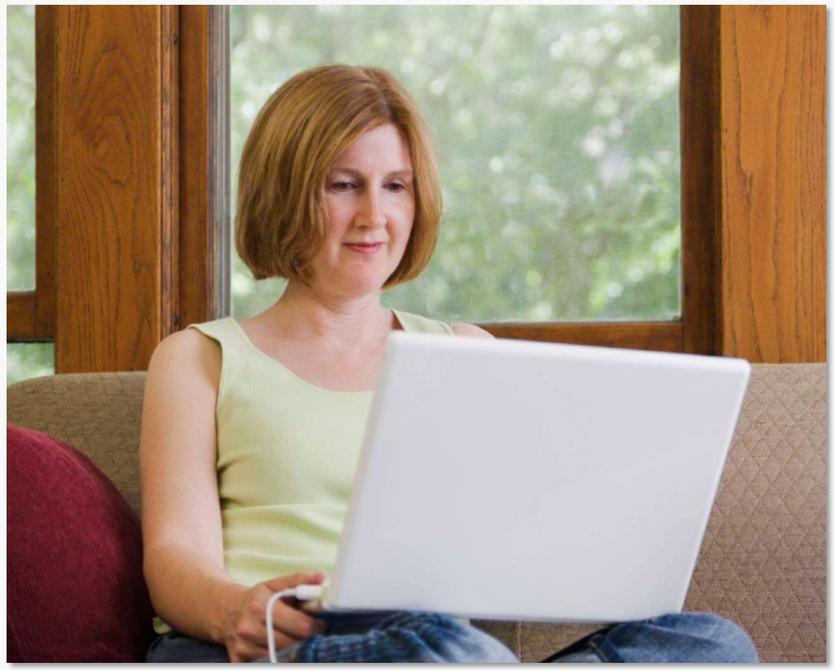


1.800.252.4555

Scan the QR code to explore your EAP benefits!

or you may log on to www.theEAP.com

What do I need to do now?



1. For additional information on your benefits, visit the benefits site at www.equitybenefitsconnect.com and review your 2027 Benefits Guide
2. Log into Workday to make your 2027 plan elections
3. Don’t miss out – the Open Enrollment window closes on November 18th!