



2026 Open Enrollment Presentation

Benefits for you & your family



Agenda & Overview

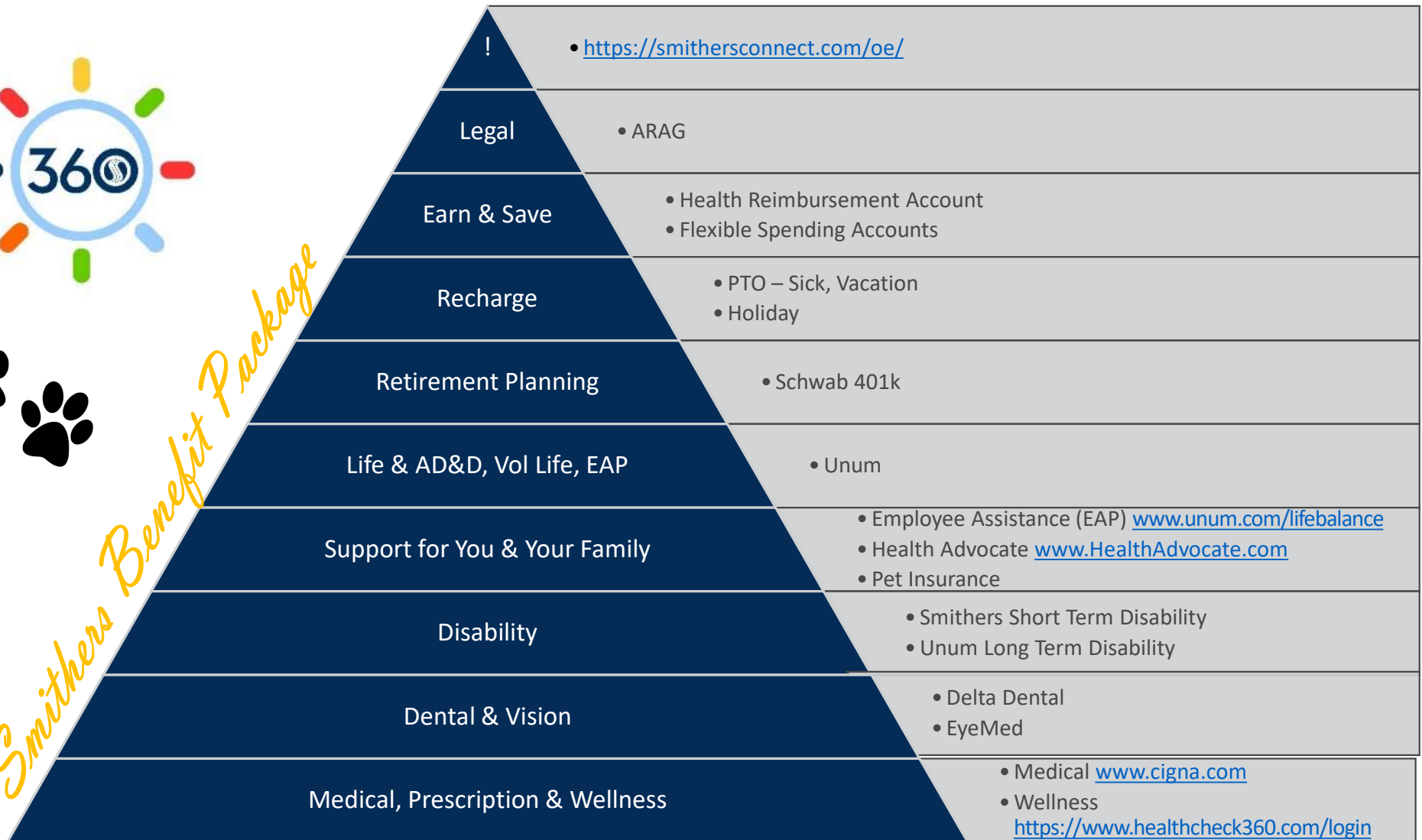
2026 Open Enrollment begins November 10 and ends November 21

- Review of Smithers Total Benefit Package
- The Open Enrollment Process
- What's New in 2026?
- Medical/Rx Plans Overview
- HRA Wellness Incentive Program
- Additional Benefits and Resources





Smithers Benefit Package



Annual Benefit Open Enrollment

What is Open Enrollment?

- Annual open enrollment is the one time each year when team members can make changes to their benefit elections for the following plan year, which begins January 1, 2026.
- *What do I need to do?*



Enroll in a
New Plan



Add or Drop a
Dependent



Waive
Coverage

This is an active open enrollment, you must re-enroll in benefits, coverage will not carry over into 2026!

Annual Benefit Open Enrollment

Can I make changes to my plan decision throughout the year?

- Generally, you will not be able to enroll or make changes until the next open enrollment period.
- However, if you have a qualifying life event throughout the year, you will be able to make a change.

What is a qualifying event?



Marriage



Birth



Adoption



Divorce



Loss of
Coverage



Death

You must submit this change in UKG within **30 days** of the qualifying event date to make a change.

See [Smithersconnect.com](https://smithersconnect.com) “benefits information” for more detail.

What's New in 2026?

- For 2026, **the only rate changes you will see are to our Medical Plan**. As the healthcare landscape is ever-changing, our rates must also adapt. However, Smithers is committed to ensuring our rates and plans are competitive and align with market benchmarks.
- To keep our benefits competitive and offer plans that align with the market, **increases to maximum allowances** were applied to our Dental, FSA, and 401(k) plans.
 - Dental plan coverage is increasing to \$1,500 lifetime maximum.
 - Medical FSA maximum is increasing to \$3,400 with a \$680 carryover limit.
 - Dependent Care FSA maximum is increasing to \$7,500.
 - 401(k) maximum contribution is increasing to \$24,500.
- In 2026, Smithers is adding three new, enhanced services for our team! Team members will now have the support of a 3rd party **managed Leave of Absence and ADA accommodation service** to assist throughout the process. In addition, we will be moving to an **updated wellness program platform** as well as **a new Employee Assistance Program provider**. More to come on these soon!





Medical and Wellness

Cigna 2026 Medical Program

| | Base Plan with HRA OAP Network* | Mid Plan with HRA OAP Network* | Buy Up Plan PPO OAP Network* |
|---|------------------------------------|-----------------------------------|-----------------------------------|
| | In- Network | In-Network | In-Network |
| Annual Deductible (embedded) | \$5,000 Single \$10,000 Family | \$3,500 Single \$7,000 Family | \$1,500 Single \$3,000 Family |
| Coinsurance (after deductible) | 20% | 20% | 0% |
| Out-of-Pocket Maximum (embedded) | \$8,000 Single \$16,000 Family | \$7,000 Single \$14,000 Family | \$6,000 Single \$12,000 Family |
| Preventive Care | \$0 | \$0 | \$0 |
| Primary Care Specialist Office Visit | \$30 Copay \$60 Copay | \$30 Copay \$60 Copay | \$15 Copay \$45 Copay |
| Lab X-ray Diagnostic | 20% after deductible | 20% after deductible | 0% after deductible |
| Hospital In-Patient Out-Patient | 20% after deductible | 20% after deductible | 0% after deductible |
| Urgent Care | \$100 Copay | \$100 Copay | \$100 Copay |
| Emergency Use of ER (copay waived if admitted) | \$300 copay + 20% coinsurance | \$300 copay + 20% coinsurance | \$300 copay + 20% coinsurance |

- With the HRA Plans you have the opportunity to earn HRA funds to help cover expenses.
- The Base Plan has a higher deductible and out-of-pocket limit, but lower payroll deductions.
- The Mid Plan offers a lower deductible and out-of-pocket limit, but higher payroll deductions.

This Base Plan does not meet Massachusetts Minimum Creditable Coverage Requirements. Massachusetts residents without MCC may face a tax penalty.

*Cigna's plans use the Open Access Plus Network
 *Advanced Infertility Services are not covered under CIGNA

Cigna 2026 Prescription Program

| | 2026 Prescription Benefit All Plans |
|---|--|
| Tier 1: Retail (30 day) | \$25 Copay |
| Tier 1: Mail Order (90 day) | \$63 Copay |
| Tier 2: Retail (30 day) | \$70 Copay |
| Tier 2: Mail Order (90 day) | \$175 Copay |
| Tier 3: Non-Formulary Retail (30 day) | \$125 Copay |
| Tier 3: Non-Formulary Mail order (90 day) | \$313 Copay |
| Tier 4: Specialty (30 day supply only) | 25% up to \$250 maximum |

What is a specialty medication?

- Specialty medications are prescription drugs that are used to treat complex, chronic or rare conditions.
- They are usually high-cost, biologic, or injectable medications that need special handling.
- These medications are not able to be filled at regular retail pharmacies.

2026 Employee Bi-Weekly Rates

| Coverage Tier | \$5,000 HRA Base Plan | \$3,500 HRA Mid Plan | \$1,500 PPO Buy Up Plan |
|-----------------------|-----------------------|----------------------|-------------------------|
| Employee Only | \$71.81 | \$91.53 | \$217.82 |
| Employee + Spouse* | \$150.80 | \$184.81 | \$505.58 |
| Employee + Child(ren) | \$123.44 | \$153.83 | \$450.17 |
| Family* | \$201.40 | \$261.90 | \$651.55 |

A surcharge of \$60 per pay for anyone covering a spouse/domestic partner who has coverage available through their employer or through Medicare.

Why Participating in the Wellness Plan is Important

Our Wellness Plan is about the whole YOU and your...

| | | | |
|-----------------|---------------|------------------|---------------|
| Physical Health | Mental Health | Financial Health | Social Health |
|-----------------|---------------|------------------|---------------|



...and will meet YOU wherever you are on your wellness journey!

YOU earn **HRA dollars** to offset healthcare expenses!

YOUR overall **health care claims may decrease** overtime because you're taking care of yourself!

YOU are **creating healthy habits** for YOU and you may share them with your FAMILY!

YOU are taking steps to **preventing** long term health concerns/diseases.

YOU are **taking care of the whole YOU**....your physical, mental, financial, and social YOU!

Your 2026 HRA Wellness Incentives

| | Non-Tobacco Incentive* | | | Participate in the 360-Wellness Plan to earn additional Incentives | Total Potential Wellness HRA Incentives |
|-----------------------|------------------------|--------------------|------------------|--|---|
| | Employee Attestation | Spouse Attestation | Maximum Combined | | |
| Employee Only | \$550 | -- | \$550 | \$1,200 | \$1,750 |
| Employee + Spouse | \$1,050 | \$160 | \$1,210 | \$1,200 | \$2,410 |
| Employee + Child(ren) | \$1,050 | -- | \$1,050 | \$1,200 | \$2,250 |
| Family | \$1,050 | \$160 | \$1,210 | \$1,200 | \$2,410 |



You must be enrolled in the CIGNA Base or Mid health plan to be eligible to participate in the Wellness Program

2026 Bi-Weekly Medical Premiums w/HRA

Earn the maximum potential dollars through the HRA Wellness Incentive program to help offset your medical premiums!

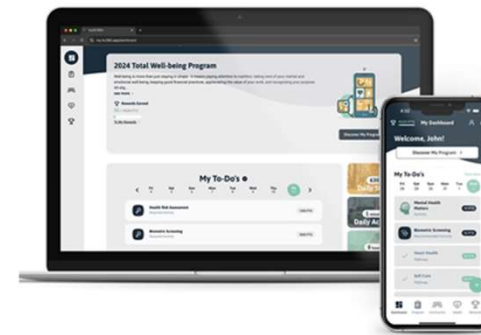
Mid Plan with HRA
\$3,500/\$7,000 deductible

Base Plan with HRA
\$5,000/\$10,000 deductible

| Coverage Tier | Mid Plan with HRA \$3,500/\$7,000 deductible | | | Base Plan with HRA \$5,000/\$10,000 deductible | | |
|-----------------------|---|--|---------------------------|---|--|---------------------------|
| | Bi-Weekly Rate | Total Potential Incentive (represented bi-weekly) | Bi-Weekly Rate Equivalent | Bi-Weekly Rate | Total Potential Incentive (represented bi-weekly) | Bi-Weekly Rate Equivalent |
| Employee Only | \$91.53 | \$67.31 | \$24.22 | \$71.81 | \$67.31 | \$4.50 |
| Employee + Spouse* | \$184.81 | \$92.69 | \$92.12 | \$150.80 | \$92.69 | \$58.11 |
| Employee + Child(ren) | \$153.83 | \$86.54 | \$67.29 | \$123.44 | \$86.54 | \$36.90 |
| Family* | \$261.90 | \$92.69 | \$169.21 | \$201.40 | \$92.69 | \$108.71 |

HealthCheck360 Portal

- Employees and Spouses will use the new HealthCheck360 Portal at <https://www.healthcheck360.com/login>.
- Earn incentive dollars through a non-Tobacco attestation, as well as by accumulating points for completing wellness activities through the portal.
- Incentive payments are distributed quarterly.
- The wellness program will be available through the HealthCheck360 web portal or app.
- More information to come soon on HealthCheck360 and the wellness program details.



Please note that, for this year, due to our transition to HealthCheck360, non-tobacco attestations will not be available to complete until January when the new systems goes live.



- Review your Benefit Guide and Open Enrollment Tab on <https://smithersconnect.com/oe/>
- Make your selections in UKG <https://ew46.ultipro.com/login.aspx>
 - Myself > Open Enrollment
- Make your FSA election for 2026 - new limit is \$3,400 for the Medical FSA and \$7,500 for the Dependent Care FSA.
- Be sure to update all your beneficiary information for both your Life insurance in UKG, and your 401k with Schwab!
- **Deadline to complete enrollment: November 21**
- Your HR Team is ready to help!

Additional Benefits and Resources

Delta Dental Program



2026 Enhancements

Increase in Annual Maximum to \$1,500.

| Benefits | PPO | Premier | Out-Of-Network |
|--|--|-----------------------------|----------------|
| Diagnostic & Preventive (exams covered twice per year, x-rays etc.) | 100% | 100% | 100% |
| Basic Services (fillings, crown repair, root canals etc.) | 80% | 80% | 60% |
| Major Services (crowns, bridges, implants & dentures) | 60% | 60% | 50% |
| Orthodontic Care | | 50% up to age 19 | |
| Deductible (S F) | | \$50 Single \$150 Family | |
| Waived against | | Preventive | |
| Annual Maximum | | \$1,500/ Person | |
| Orthodontic Maximum | | \$1,000 Lifetime | |
| Carryover Benefit* | Up to \$450 per year to a max of \$1,250 | | |

*Applicable if at least one covered service is paid, and total benefit paid does not exceed \$600

2026 Bi-Weekly Dental Premiums

| Coverage Tier | DPPO |
|-----------------------|------------|
| Employee Only | \$0 (FREE) |
| Employee + Spouse | \$14.74 |
| Employee + Child(ren) | \$21.44 |
| Family | \$41.35 |

**No Change in
Dental Premium**

EyeMed Vision Program

| Benefits | In-Network | Out-Of-Network Reimbursement |
|------------------------------------|--|------------------------------|
| Frequency | | |
| Examination | Once every 12 months | Once every 12 months |
| Lenses or Contact Lenses | Once every 12 months | Once every 12 months |
| Frames | Once every 12 months | Once every 12 months |
| Routine Eye Exam | \$10 Copay | Up to \$35 |
| Eyeglass Frames | \$100 allowance + 20% off balance | Up to \$45 |
| Standard Lenses | \$25 Copay | Up to \$25 |
| Trifocal Lenses | \$25 Copay | Up to \$55 |
| Contact Lenses | | |
| Conventional Contact Lenses | \$115 allowance + 15% off balance | Up to \$92 |
| Disposable Contact Lenses | \$115 allowance (no additional discount) | Up to \$92 |
| Non-elective (medically necessary) | Covered in full | Up to \$200 |
| Laser Vision Correction | 15% off retail or 5% off promotional price | Not covered |



No Plan Changes

2026 Bi-Weekly Vision Premiums

| Coverage Tier | EyeMed Plan |
|-----------------------|-------------|
| Employee Only | \$0 (FREE) |
| Employee + Spouse | \$3.23 |
| Employee + Child(ren) | \$3.59 |
| Family | \$6.97 |

**No Change in
Vision Premium**

2026 Savings – FSA, HRA, and 401k

What can you use HRA \$\$\$ for?



New Contribution Limits

What can you use for FSA \$\$\$\$ for?

- Go to www.inspirafinancial.com
- Click “Log in”
- Then choose the log in option under “Manage your HSA, FSA, or other benefits.”
- If you’re a new user, click “Set up account” to get started.

View eligible expense items

- You can search a list of FSA-eligible expenses at <https://inspirafinancial.com/individual/health-benefits/health-care-fsa#eligible-expenses>

| Contribution Limits | |
|---------------------|---|
| FSA Dependent Care | \$7,500 |
| FSA Healthcare | \$3,400 |
| 401k | \$24,500 50 and over +\$8,000 catch up |

- **You must re-elect your FSA contributions for 2026, benefits will not carry over!**
- **401k catch up is available to anyone that turns 50 during that calendar year**



Employee Assistance Program (EAP)

Employees can work with Health Advocate's Licensed Professional Counselors to define the problem and gain assistance to lead happier and more productive lives at home and at work.

Available 24/7
800-854-1446
www.unum.com/lifebalance

EAP is not available in NY with Life insurance or Short Term Disability insurance; EAP is available in NY with Long Term Disability insurance

Employees receive help with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Anger, grief and loss Job stress, work conflicts
- Family and parenting problems
- Addiction, eating disorders, mental illness

Who is covered?

EAP services are available to all eligible employees, their spouses, domestic partners, dependent children, parents and parents-in-law.

Work-life balance employee assistance services are provided by HealthAdvocate and are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

State-mandated limitations for legal services in WA apply.

Resources Ready To Help

Your HR Team is always ready to help you understand your benefit choices.

- <https://smithersconnect.com/oe/> provides complete benefit information
- Share the site with your spouse or family
- Visit the 2026 Open Enrollment tab for more information specifically about what's changing for 2026 (beginning Nov. 10)
- Health Advocate www.HealthAdvocate.com
- Cigna One Guide Pre-Enrollment Line **1-888-806-5094**
- Cigna Virtual Benefits Education website
<https://www.benefitseducationcigna.com/5c971cb05471ca1fd1ca23b6ef02734e>



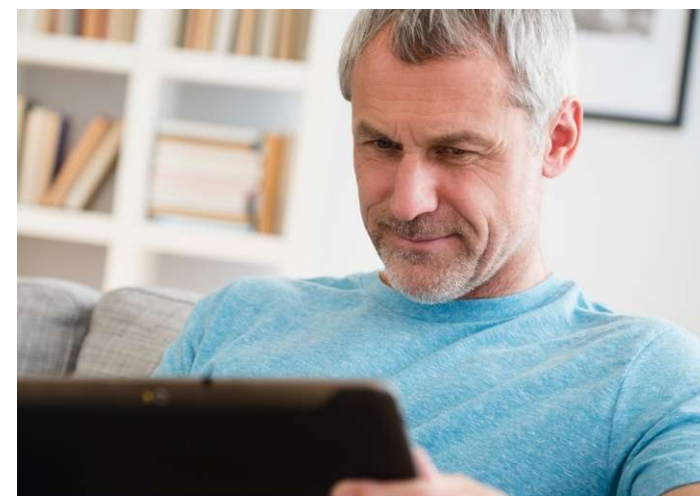
Register on myCigna.com

Your online home for assessment tools,
plan management, medical updates and much more

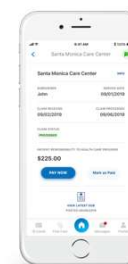
- Find in-network doctors, dentists and medical services
- View ID card information
- Review your coverage
- Manage and track claims
- Order refills or speak with a Home Delivery pharmacist
- Use our Price a Medication Tool to compare real-time drug pricing specific to your plan¹
- Compare cost and quality information for doctors and hospitals
- Access a variety of health and wellness tools and resources
- Sign up to receive alerts when new plan documents are available
- Track your account balances and deductibles



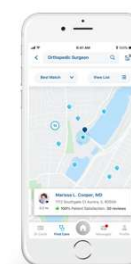
Download the myCigna® App and access your account with just a fingerprint on any compatible device.²



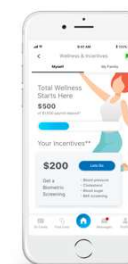
Dashboard



Claims Details



Search



Wellness

1. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. 2. Please refer to your phone's manufacturer for your phone's specific capabilities. The downloading and use of the myCigna app is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply. Actual myCigna features may vary depending on your plan and individual security profile.

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Additional Benefits

- Unum Basic Life, AD&D, Voluntary Life, Long Term Disability
- ARAG Legal Insurance
- MetLife Pet Insurance
- Schwab-401(k) Retirement Planning
- Health Advocate

Information on these benefits is available in the benefit guide and on the benefit website.

Questions?

Thank you!