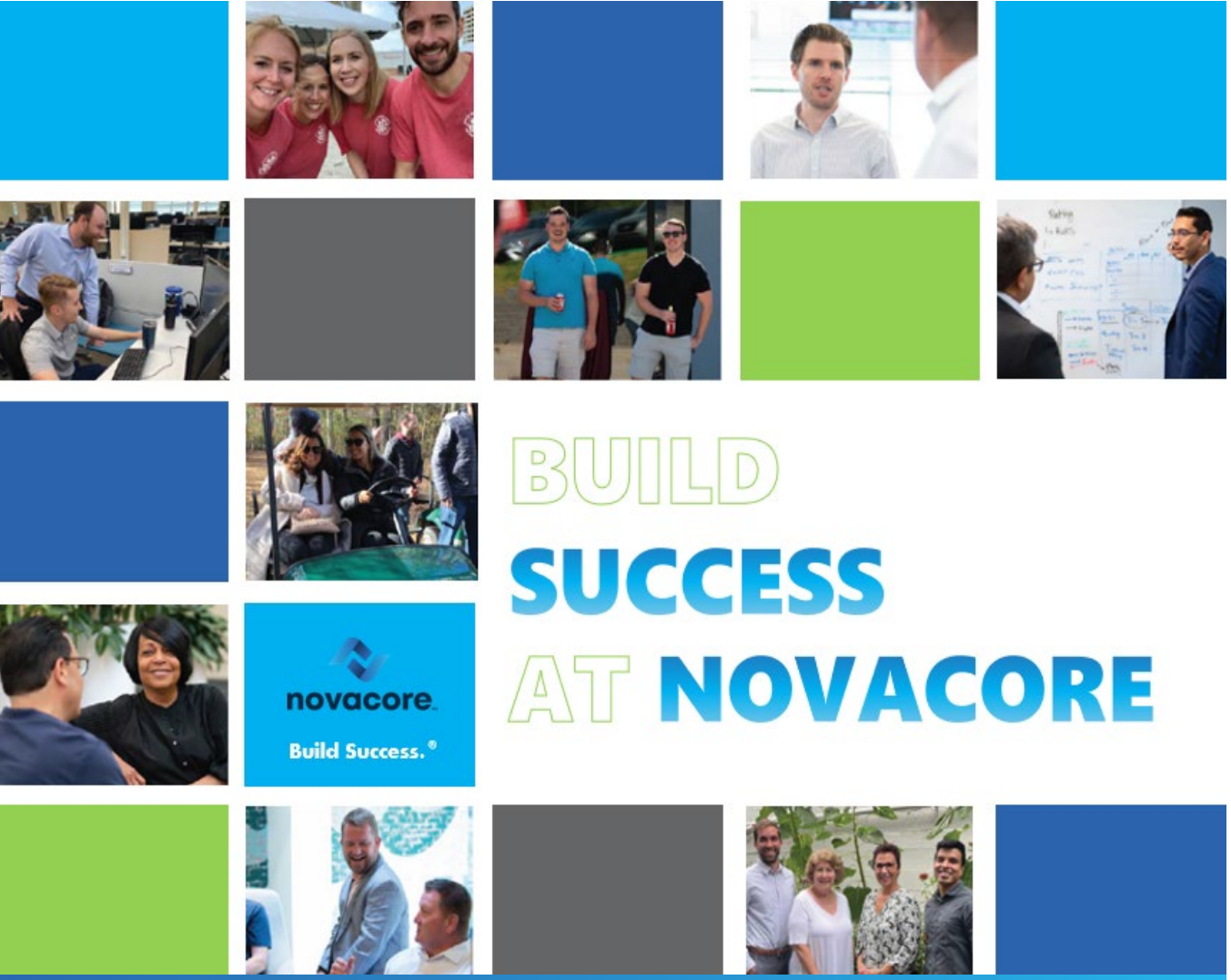


Welcome!

2026 Open Enrollment & Benefits Meeting

Complete Enrollment By Tuesday, November 25th

Enrollment this year is ACTIVE. Meaning you will have to go into Workday and elect/decline your benefits – your benefits will not carry over!

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!

Key Changes To Benefits in 2026

1. Medical is moving from Highmark to Cigna
2. The IRS Increased the HSA and FSA limits in 2026

2026 MEDICAL PLANS

BENEFITS	PPO $250 PLAN	HSA $2800 PLAN
Deductible – Single Deductible - Family	$250 $500	$2,800 $5,600
Coinsurance	20%	0% after deductible
Out-of-Pocket Maximum – Single Out-of-Pocket Maximum - Family	$2,500 $5,000	$3,500 $7,000
Office Visit Primary Care Physician Specialist	 $25 Copay $50 Copay	 $35 Copay after Deductible $50 Copay after Deductible
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	$300 Copay	0% after Deductible
Urgent Care	$75 Copay	$50 Copay after Deductible
Retail Rx (30-day) Mail Order Rx (90-day)	$10 / $40 / $70 / 50% after Deductible $20 / $80 / $140 / 50% after Deductible	**Copay applies after Deductible has been met $20 / $40 / $70 / 50% after Deductible $40 / $80 / $140 / 50% after Deductible

To search for in-network providers head to www.cigna.com

Novacore will make a monthly contribution to a Health Savings Account for those employees who enroll in the HSA Plan & meet the eligibility requirements for an HSA. Deposits will be as follows:

<u>Employee Only</u>
Monthly Amount $112.50
Annual Amount $1,350

<u>EE+SP/EE+CH</u>
Monthly Amount $210.00
Annual Amount $2,520

<u>Family</u>
Monthly Amount $310.00
Annual Amount $3,720

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

Save With The HSA Plan

*Single Coverage	HDHP Plan	PPO Plan
Annual Premium	$1,048.68	$1,875.00
Novacore HSA Contributions	$1,350.00	N/A

	Savings
Annual Premium	$827
Novacore HSA Contributions	$1,350.00
Total Savings	$2,177

*Family Coverage	HDHP Plan	PPO Plan
Annual Premium	$3,076.68	$7,928.40
Novacore HSA Contributions	$3,720.00	N/A

	Savings
Annual Premium	$4,861.72
Novacore HSA Contributions	$3,720.00
Total Savings	$8,571.72

WHY AN HSA?





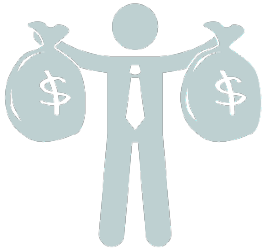
NO Use it or Lose it provision

- 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



Employee 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

2026 HSA Contribution Limits

Annual Contribution Rules

2026 Limit:

$4,400 for individuals

$8,750 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. Please review your YTD contributions so not to exceed!

Please note these contribution limits are inclusive of what Novacore contributes to the HSA account on your behalf

Flexible Spending Accounts (FSA)

An FSA is an employee benefit which results in tax savings for most employees. The plan reduces your taxable income by allowing you to pay for health care expenses and dependent care expenses with pre-tax dollars.

Healthcare FSA: You can contribute $3,400 on a pre-tax basis to pay for certain health care costs if you enroll in the PPO Plan

Limited Purpose FSA: You can contribute $3,400 on a pre-tax basis to pay for dental or vision expenses only if you enroll in the HDHP.

Dependent Care FSA: Pre-tax benefit account used to pay for eligible dependent care services, such as:

- preschool
- summer day camp
- before or after school programs
- child or adult daycare.

Contributions are available January 1. The maximum contribution in 2026 is $7,500 per family/$3,750 if filing separate taxes.

Commuter/Parking FSA: Contribute up to $340/month pre-taxed into your account.

Things to consider before contributing to an FSA:

1. You have a 2.5 grace period to reimburse/file claims for the prior year under the Healthcare/Limited Purpose FSA

2. Dependent care FSA dollars are use it or lose it (no roll over allowed).

3. You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event.

Cigna One Guide

Cigna One Guide® helps you make informed choices and get the most from your plan, offering personalized support to help you stay healthy and save money.

During enrollment, we're just a call away to help:

- Answer questions about the basics of coverage for medical plans and services as well as your Cigna Healthcare® pharmacy plan
- Identify the types of health plans available to you to help you choose the one that best meets your needs
- Find out if your doctors are in network to help you avoid unnecessary costs
- Get answers to any other questions you may have about the plans or provider networks available to you



cigna healthcare

Cigna One Guide

After enrollment, personalized support helps you:

- Resolve health care questions and issues
- Save time and money
- Get the most out of your plan(s)
- Find in-network providers, hospitals and labs
- Get cost estimates
- Understand your bills
- Navigate the health care system

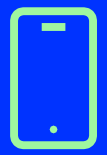
After you've enrolled, access Cigna One Guide® the way that's most convenient to you.



myCigna® App or myCigna.com®[1]



Live chat



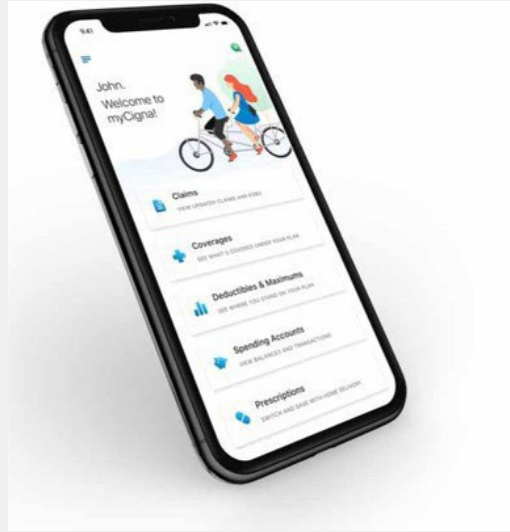
Phone

cigna healthcare

myCigna.com

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

- Find in-network doctors, dentists and medical services
- View, print and email ID cards
- Review your coverage
- Manage and track claims, account balances and deductibles
- Compare cost and quality information for doctors and hospitals
- Access a variety of health and wellness tools and resources
- Receive alerts when new plan documents are available
- Manage your home delivery prescription orders2 or talk with a pharmacist
- [Use the Price a Medication feature to explore medication costs[3]



Download the **myCigna**® app and access your account.[1]

For illustrative purposes only.

1. App/online store terms and mobile phone carrier/data charges apply. Actual myCigna features may vary depending on your plan and individual security profile.
2. Not all plans include home delivery as a covered pharmacy option. Please log in to the myCigna app or website, or check your plan materials, to learn more about the pharmacies in your plan's network.
3. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.

cigna healthcare

Digital ID Cards

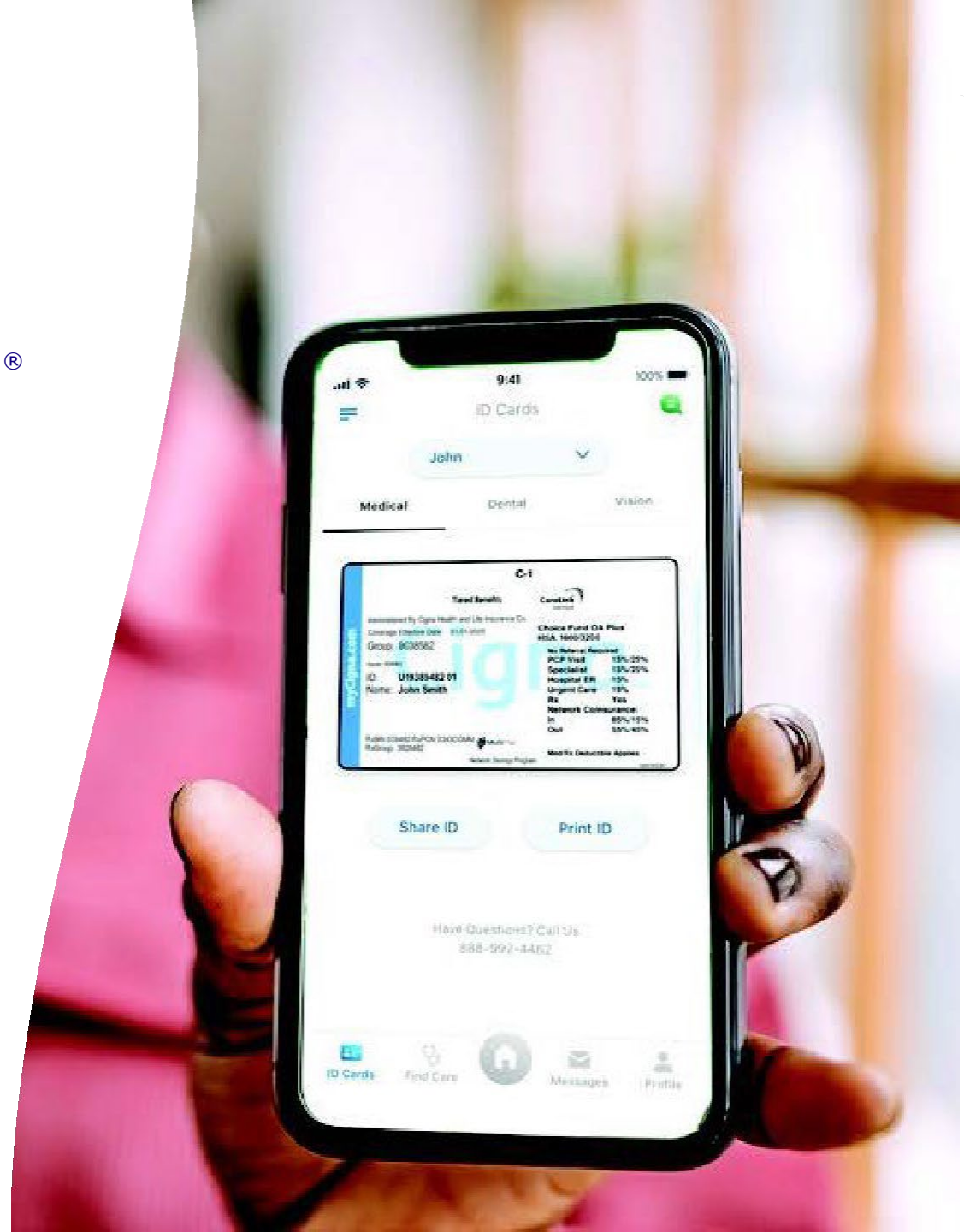
Enjoy easy, secure access to your ID cards.

No longer worry about misplacing your ID. Simply log in to myCigna.com ® mobile app or website to view your digital ID card.[1]

Getting your digital ID card is easy!

- Log in to myCigna® website or app.
- Click or tap "ID Cards."
- View your card(s) and the cards of any dependents.[2]

You can **show** your digital ID card on your phone screen, **print** it or **email** it to your doctor's office.



1. The transition to digital ID cards does not apply to the following: all insured medical clients sitused in Texas, New York, Florida, and Colorado (ASO will be included); all medical clients sitused in Minnesota regardless of funding type; all D-HMO plans sitused in Texas; all D-HMO and D-PPO plans sitused in Georgia and Minnesota; all vision plans sitused in Georgia, Minnesota, and Texas. Clients with situs in Texas, North Carolina, New York, Tennessee, Colorado, Georgia, and Florida will transition beginning with 7/1/2023 new and renewal effective dates unless prohibited by a state mandate.
2. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

cigna healthcare

24/7 Customer Assistance



Reach us 24 hours a day, seven days a week



Get answers to your health, claims and benefit questions



Ask for a Spanish-speaking service representative, or someone who can translate one of more than 200 languages



Order an ID card, update insurance information, check claim status and more

The answers you need are just a phone call away. Anytime you need us, feel free to call the toll-free number on your ID card.

cigna healthcare

Health Babies

Available at no additional cost to you, Healthy Babies supports you throughout your pregnancy journey — and works to keep you and your baby healthy.

You'll get:

- A downloadable guide to help you learn about important pregnancy topics, including prenatal care, exercise, stress and depression
- 24/7 telephone access to a personal nurse advocate[1] through the Cigna Health Information Line
- Access to information on the myCigna® website or from the Cigna Healthy Pregnancy® app[2] including lactation consultation services
- Personalized support from a case manager if you're hospitalized during pregnancy or if your baby is in the NICU

You'll learn how to:

- Plan for a healthy pregnancy
- Monitor your pregnancy week by week
- Prepare for labor and delivery
- Care for your new baby

For more information about Healthy Babies, just call the number on your ID card.

1. Personal nurse advocates hold current nursing licensure in a minimum of one state but are not practicing nursing or providing medical advice in any capacity as a health advocate.
2. The app is for educational purposes only. Medical advice isn't provided. Don't use information in this app to diagnose yourself. Always check with your health care provider for information about examinations, treatment, testing, and care recommendations. In an emergency, dial 911 or visit the nearest emergency room. App/online store terms and mobile phone carrier/data charges apply.

cigna healthcare

Preventive Care

Many preventive services from in-network providers are covered 100% by your health plan.[1] That means you won't pay anything out of your own pocket.

Covered preventive care services can include, but are not limited to:[1]

- Screenings for blood pressure, cholesterol and diabetes
- Screenings for colon/rectal cancer
- Mammograms and Pap tests
- PSA blood tests

1. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care service.



cigna healthcare

Omada

Omada is a digital lifestyle change program focused on building healthy, long-lasting habits.

- Designed to help you lose weight, gain energy and reduce the risks of type 2 diabetes and heart disease
- Surrounds you with the tools and support you need to make lasting, meaningful changes to the way you eat, move, sleep and manage stress — one small step at a time
- Teaches healthy habits — guided by interactive online lessons and support groups, professional health coaching and a digitally connected scale
- Receive the program at no additional cost if you or your covered adult dependents are enrolled in the company medical plan offered through Cigna Healthcare®, are at risk for type 2 diabetes or heart disease, and are accepted into the program



1. The Omada® program is administered by Omada Health, Inc., an independent third-party service provider. Cigna Healthcare does not endorse or guarantee the products or services of any third parties and assumes no liability with respect to any such products or services.

cigna healthcare

United Concordia dental℠

Dental

BENEFITS	Blue Edge Dental Flex	
	In-Network	Out-of-Network
Deductible (Single/Family)	$50/$150	$50/$150
Annual Maximum	$2,000	$2,000
Preventive & Diagnostic	100%	100%
Basic Services	100%	100%
Major Services	50%	50%
Orthodontia (adult & children)	50%	50%
Orthodontia Lifetime Maximum	$2,000	$2,000

After deductible for both INN & OON

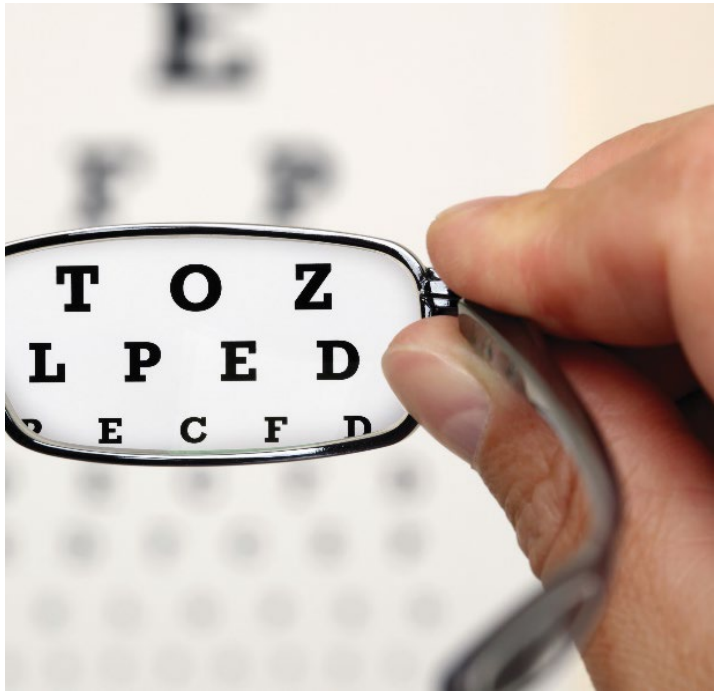


- United Concordia Dental Network
- Go to www.unitedconcordia.com/find-a-dentist to find a provider

Vision

BENEFITS	VSP	
	In-Network	Out-of-Network
Eye Exam	$10 Copay	$45
Materials	$25 Copay	
Lenses	100% after Copay	Up to $100
Frames	$130 Allowance	Up to $70
Contacts – Medically Necessary	100% after Copay	Up to $210
Contacts – Elective	$130 Allowance	Up to $105
Exam Frequency	12 months	
Lens Frequency	12 months	
Frame Frequency	24 months	

- Coverage for exams & materials
- Visit https://www.vsp.com/choice to find a provider



Additional Protection for What Matters Most 100% Company-Paid

SHORT-TERM DISABILITY

Pays once you've been sick or injured for 14 days. Benefit pays 60% of your weekly salary up to 12 weeks.

*weekly maximum reflected in Workday

LONG-TERM DISABILITY

Pays once you've been disabled & unable to work for 90 days. Benefit pays 60% of salary up to $20,000/month

LIFE/AD&D INSURANCE

Novacore provides a life insurance benefit of $100,00. Includes AD&D coverage.

Lincoln Financial Group®

Voluntary Term Life and AD&D

- Provides a large, lump sum of money to help replace your income for your family if you pass away
- Employees can elect up to $500,000 in coverage in $10,000 increments
    - Guarantee issue of $120,000 (*for first time enrollees only*)
- Policies for spouse & child(ren) are also available
    - Up to $100,000 in coverage for spouses
        - Guarantee issue of $20,000
    - Up to $10,000 in coverage for children
- If you're currently enrolled in life insurance, and you'd like to increase the amount during open enrollment, you may do so up to $50,000 (not to exceed the $120,000 GI) without medical questions.
- If you previously waived coverage and would like to sign up for voluntary life during open enrollment, you will have to answer medical questions regardless of the amount you choose to elect.



**Please remember to update your beneficiary information during this open enrollment and as necessary through the year!

Lincoln Financial Group®

Accident Coverage

Elect Voluntary Accident Coverage to you and your family members.

- The plan pays cash benefits directly to you to help cover out-of-pocket expenses associated with an accidental injury

- Choose between the low or the high plan. Both plans pay benefits based on the treatment of accidental injuries-benefits are payable for services including hospitalization, emergency treatment, intensive care, fractures, and more.

- *$50 wellness benefit paid per insured for receiving a wellness screening! Make sure you file this before the end of the year if you haven't already!*



Lincoln Financial Group®

Critical Illness

- Provides a large, lump sum benefit to help you bounce back when you suffer a major health event
- Voluntary benefit available for you, your spouse, and your children
  *Children automatically covered at 50% of employee election at no cost!
- Choose a $10,000 or $20,000 Benefit
- *$100 wellness benefit paid per insured for receiving a wellness screening. Make sure you file this before the end of the year if you haven't already!*
- Paid upon being diagnosed with any of the following:
  - Heart Attack
  - Stroke
  - End Stage Renal Failure
  - Major Organ Failure
  - Severe Burn
  - Invasive Cancer
  - Severe Traumatic Brain Injury
  - Permanent Paralysis
  - Certain Childhood Conditions



Lincoln Financial Group®

Hospital Indemnity

- Provides you a payment for admission and time spent in the hospital
- $1,000 per day (for two days per calendar year) – regular admission
    - $100/day for 30 days after
- $2,000 per day (for two days per calendar year) – ICU
    - $200/day for 30 days after
- Example: Normal Delivery of a Baby

First Day Hospital Confinement =	$1,000
Recovery Day	$100
Total Payment	$1,200



Lincoln Financial Group®

Employee Assistance Program

- EmployeeConnect offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit GuidanceResources.com or download the GuidanceNow mobile app.
    - In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year).
    - Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning, and more.
    - Financial guidance on household budgeting and short- and long-term planning
    - In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and 25% off subsequent meetings.





NEXT STEPS FOR ENROLLMENT

Complete Enrollment By 11/25

1. For additional information on your benefits, visit the www.mynovacorebenefits.com/oe/
2. Log into the Workday platform to make your 2026 plan elections
3. Don't miss out – the Open Enrollment window closes on November 25th

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