



HEALTH BENEFITS OPEN ENROLLMENT

May 4 – 18, 2026

What is Open Enrollment?

Open Enrollment is the only time of the year when you may enroll, change, or drop benefit coverage for yourself or your dependents unless you experience a qualifying life event, such as birth of a child, marriage, or divorce. Your benefit elections take effect on July 1, 2026.

All eligible employees must take action! You are required to log into UKG (WFR) and take action – even if you are keeping the same benefits.

Enrollment is due Monday, May 18!

Action Items – What you need to do

- Read this memo and the Employee Benefits Guide** carefully to make sure you understand the changes being made and determine the right benefit options for you and your dependents.
- Log into UKG (WFR)** using the link [Here](#) and click on My Benefits from the Start Menu > Enrollment > Open Enrollment and complete the steps below:
 - Complete the Working Spouse/Tobacco Use Affidavit: **All employees enrolled in a medical plan are required to complete this electronic form every plan year.**
 - Choose your benefits *or* waive coverage.
 - ✓ You must either confirm your current election, select new coverage, or waive benefits.
 - ✓ This is also your chance to add or drop an eligible dependent from coverage without having a qualifying life event.
 - Confirm elections and carefully review plans and coverage. Be sure to click “Save”, print a copy of your confirmation statement, and “Submit” your elections.

Once you sign up for benefits, your choice will apply until June 30, 2027. You cannot drop or change benefits during the plan year unless you have a qualifying life event and make a new election within 30 days of the event.

- Complete enrollment by 5:00 p.m. on Monday, May 18, 2026**
- Take follow-up action as needed:** Optional employee and/or spouse life coverage may require additional forms and actions before the benefit goes into effect. You will be notified by email if this applies to you.

See the 2026-2027 Employee Benefits Guide for more plan details. Benefits Guide is available on the Intranet Open Enrollment section and on the benefits website: greendiamondbenefits.com

What's changing?

The following changes will take effect on July 1, 2026.

▶ Medical Plan Changes – PPO Plan

| Plan Year: | 2025-2026 | | 2026-2027 |
|--|---|---|--|
| Deductible | Individual: \$500 Family: \$1,500 | → | Individual: \$750 Family: \$2,250 |
| Out of Pocket Maximum | Individual: \$3,000 Family: \$6,000 | → | Individual: \$3,260 Family: \$6,500 |
| Emergency Care | \$200 copay, then covered at 80%, deductible waived | → | \$250 copay, then covered at 80%, deductible waived |
| Urgent Care & Specialist Office Visit | \$40 copay, deductible waived | → | \$50 copay, deductible waived |

▶ Medical Plan Changes – HSP Plan

| HDHP | 2025-2026 | | 2026-2027 |
|-------------------|---|---|--|
| Deductible | Individual (with dependents covered): \$3,300 | → | Individual (with dependents covered): \$3,400 |

▶ Medical Plan Changes

1. Ambulatory Surgical Center and Birth Centers

- For certain procedures and low-risk deliveries, you'll pay 10% less when you use an Ambulatory Surgical Center (ASC) or Birth Center instead of a hospital, when clinically appropriate. These settings offer high-quality care at a lower cost.

2. Premera Health Hub

- Digital health and condition-management programs available at no additional cost. Through Health Hub, members can access support for goals such as tobacco cessation, digestive health, blood pressure management, and other wellness needs, with tools and guidance to help them make lasting healthy changes.
- Members can get started by logging into their Premera account and selecting the Health Hub option to explore available programs.

▶ Medical employee contributions changes

Medical employee contributions will increase by \$11 - \$13 per month on the HSP and \$18-\$21 on the PPO per month, depending on your coverage tier.

▶ Dental TotalHealth Wellness Program

Your dental plan includes the Delta Dental TotalHealth Wellness Program, which recognizes the connection between oral health and overall health. Members with certain qualifying medical conditions may be eligible for additional dental benefits, such as extra cleanings or periodontal maintenance, at no additional cost.

Employees (and covered dependents) who qualify can enroll through Delta Dental’s member portal. Once enrolled, eligible members may receive up to four cleanings per benefit period, depending on their condition.

▶ **Dental employee contributions changes**

Dental employee contributions will increase by \$0.50-\$2.00 per month, depending on your coverage tier.

▶ **Flexible Spending Account (FSA) changes**

The maximum amount you can contribute to a general or limited purpose health care FSA is increasing. The IRS requires a new election every year if you would like to contribute to the FSA in the new plan year. **Current FSA elections will not continue – you must make a new election for the 2026-2027 plan year.**

| FSA | Eligible expenses | Maximum election | Carryover Provision |
|--|--|------------------|--|
| Healthcare FSA | Medical, prescription drug, dental and vision expenses | \$3,400 for 2026 | Carryover up to \$680 unused funds into the following plan year. Claims must be submitted by 9/28/2027 for expenses incurred between 7/1/26 – 6/30/27. |
| Limited Healthcare FSA (only if electing the HSP) | Dental and vision expenses | \$3,400 for 2026 | |

Questions?

If you have any questions about the changes or what you need to do, please contact Human Resources at benefits@greendiamond.com or the Gallagher Employee Service Center at (206) 343-4175, (888) 343-3330, or mcm.esc@assuredpartners.com.

Summary of Material Modifications (SMM): This letter describes changes to Green Diamond Resource Company Group Medical, Dental, Vision and FSA Plan and the Group Life/AD&D and LTD Plan and is intended to serve as a SMM. The SMM supplements the Summary Plan Descriptions (SPDs) for the Green Diamond Resource Company Group Medical, Dental, Vision and FSA Plan and the Group Life/AD&D and LTD Plan. The effective date of these changes is July 1, 2026. You should read this SMM very carefully and retain this document with your copy of the SPDs.