

2027

What's happening with the benefits in 2027?

Medical Plan Changes

The IRS requires minimum deductibles on an HSA plan in 2027 to be $3,500 Single/$7,000 Family

FSA Contribution Limit Updates

IRS increased the employee contribution limits to $3,500

Supplemental Benefit Offerings

Elect Accident, Critical Illness and/or Hospital Indemnity coverage through Lincoln to give you enhanced protection!

Open Enrollment

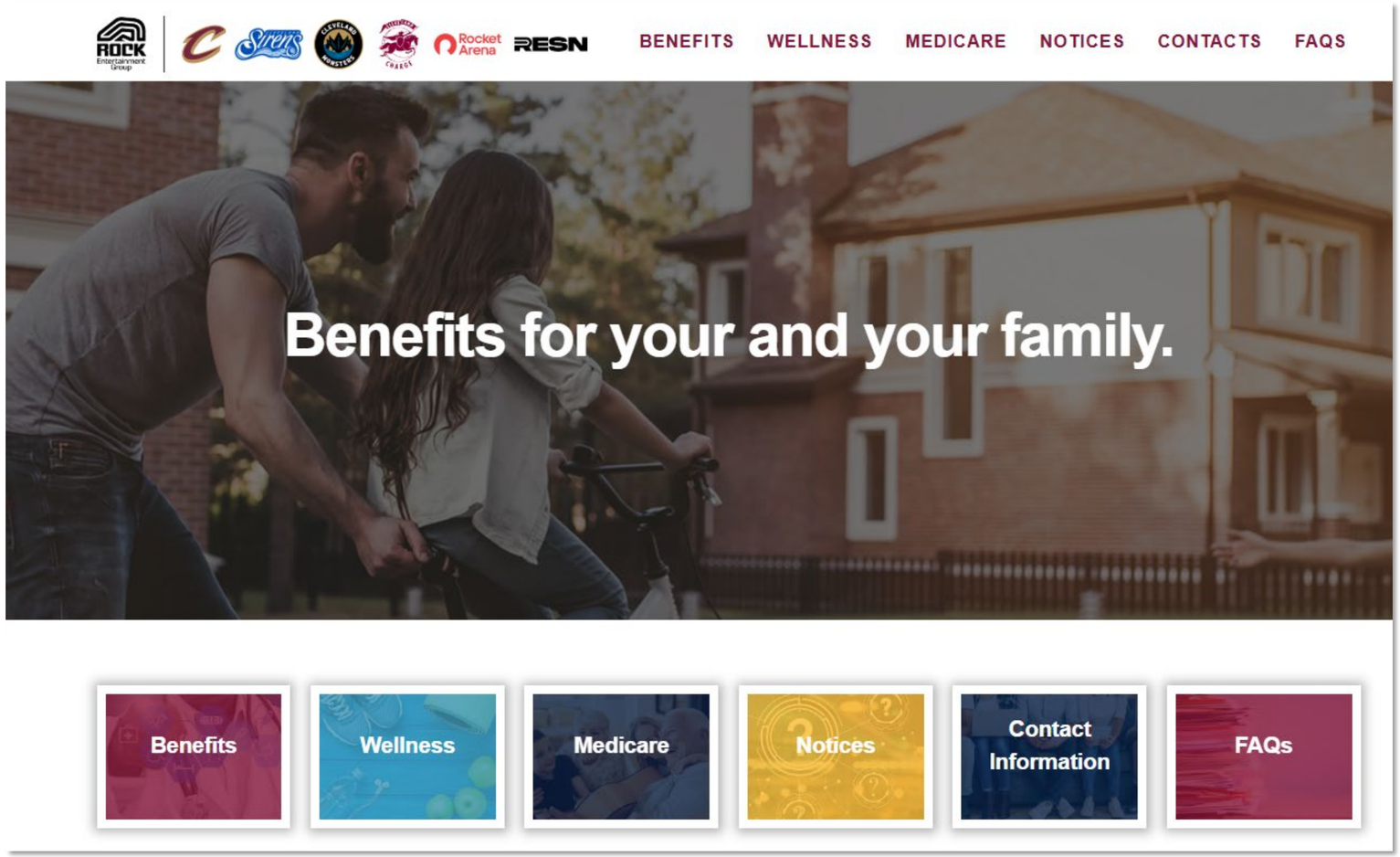
This is the one time during the year that you can make changes to your elections. Keep in mind that your elections will be valid for all of 2027 unless you experience a Qualifying Event (loss of coverage, divorce/marriage, birth of a child, etc.)

Open Enrollment is November 2nd – November 13th

Elections effective January 1, 2027

Benefits Website

https://regbenefits.com/



2027 Medical Plans

BENEFITS	WINE PPO	GOLD HSA
Deductible (*Single/Family)*	$500 / $1,000	$3,500 / $7,000
Coinsurance	20% after Deductible	0% after Deductible
Coinsurance Max (*Single/Family)*	$2,000 / $4,000	$0 / $0
Out-of-Pocket Max (*Single/Family)*	$6,600 / $13,200	$3,500 / $7,000
Office Visit Primary Care Specialist	$10 Copay $10 Copay	0% after Deductible 0% after Deductible
Preventive Care	Covered in Full	Covered in Full
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	$150 Copay	0% after Deductible
Prescription Deductible Retail Rx (30-day) Mail Order Rx (90-day)	N/A $10 / $20 / $40 $20 / $40 / $80	Integrated with Medical Deductible 0% after Deductible

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.

The Cavaliers will contribute to a Health Savings Account for those employees who enroll in the Gold HSA Plan & meet the eligibility requirements for an HSA. Annual deposits will be as follows:

Singles = $1,500
Families = $3,000

MEDICAL MUTUAL®

2027 Team Member Contributions

Wine PPO	Base Rate	1 Credit (10%)	2 Credits (20%)	3 Credits (30%)
Single	$76.75	$69.08	$61.40	$53.73
Family	$248.50	$223.65	$198.80	$173.95

Gold HSA	Base Rate	1 Credit (10%)	2 Credits (20%)	3 Credits (30%)
Single	$50.30	$45.27	$40.24	$35.21
Family	$178.75	$160.88	$143.00	$125.13

How does the Consumer-Driven Plan + HSA work?

Traditional Health Plans (Enhanced & Basic)



- Larger monthly premiums
- Lower deductible
- Copays for Office Visits, Prescriptions & ER
- Preventive covered @ 100%

Traditional Health Plan



Consumer-Driven Health Plan + HSA





- Lower monthly premium
- Higher deductible
- Preventive covered @ 100%

plus

- Money into savings account

Consumer-Driven Health Plan + HSA





Why Choose an HSA?





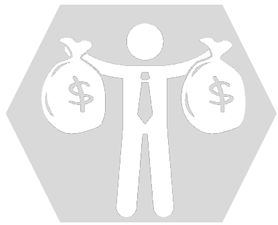
NO Use it or Lose it provision

- Balance rolls over
- Funds carry forward year to year
- Contribute up to the IRS annual maximum each year



Triple Tax Savings

- Contributions are tax deductible = reduces taxable income!
- Earnings & investment 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

Who is eligible for an HSA?

In order to be eligible to contribute to a Health Savings Account (HSA), individuals must:

- Be covered under an HDHP on the first day of the month that the account is established and the first day of the month in which deposits are made.
- Not be covered by another non-HDHP medical plan. *Certain types of limited benefit plans may be ok, such as a cancer policy, automobile policy or a fixed daily benefit policy (hospital indemnity).*
- Not be entitled to benefits under Medicare.
- Not be claimed as a dependent on another person's tax return.



Don't leave money on the TABLE for the IRS

How Much Can I Contribute?



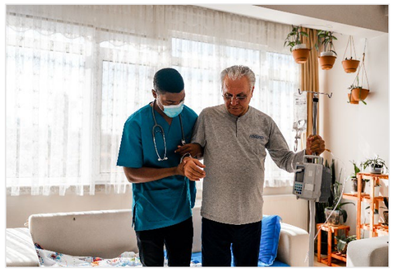
	2026	2027
Contribution Limits Single Family	 $4,400 $8,750	 $4,500 $9,000
Catch-up Contribution (55+)	$1,000	$1,000

There is no limit on the balance that you can have in your HSA. The IRS limits the amount you can contribute pre-tax annually.

Remember, unused funds rollover from year to year!

MedMutual Total Health

Transitional care



Palliative care



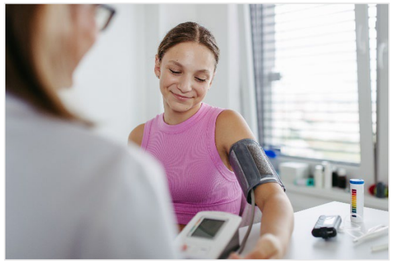
Virtual physical therapy



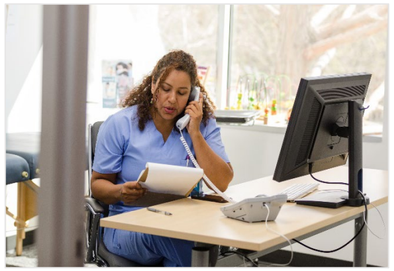
Digital health coaching



Preventive care campaigns



Care navigation



Advanced remote monitoring



Telephonic health coaching



Plus: chronic kidney disease management, NICU management, care and utilization management, self-service wellness tools, ER avoidance, 24/7 nurse-first support, maternity management, and gaps in care tracking and notification.

Dental

Access to a national network of providers through Medical Mutual's SuperDental program.

Services *In-Network Benefits*	In-Network	Out-of-Network
Deductible: Single/Family	$50 per member	$50 per member
Annual Maximum Benefit	$1,500	$1,500
Preventive Services *Cleanings, Exams, X-Rays*	0%	0%
Essential Services *Fillings, Oral Surgery, Periodontics & Simple Extractions*	0% after Deductible	20% after Deductible
Complex Services *Inlays, Onlays, Crowns, Dentures*	40% after Deductible	50% after Deductible
Orthodontia *Children under age 26*	50%	50%
Lifetime Ortho Maximum	$1,500	1,500

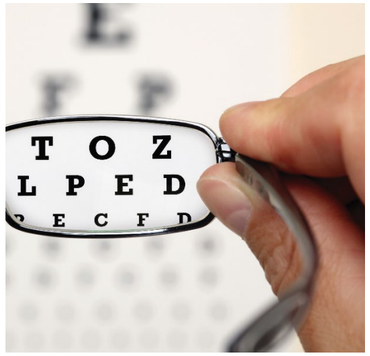
Vision

MEDICAL MUTUAL®

When you elect Vision coverage you have:

- Access to one of the largest panels of providers through the EyeMed network
- $10 Copay for In-Network Exams (every 12 months)
- $120 Allowance for Frames + 20% off any remaining balance
- $25 Copay for Lenses (every 24 months)
- $135 Allowance for Contact Lenses (every 12 months)





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

LONG-TERM DISABILITY

Pays once you've been disabled & unable to work for 90 days. Benefit pays 66 2/3% of monthly pre-disability earnings up to $15,000/month. Please see People & Culture about the Tax-Free option.

LIFE/AD&D INSURANCE

Provides a life insurance & Accidental Death/ Dismemberment benefit of 2.5 times your annual earnings. Be sure to update your beneficiary information.

Supplemental Benefits

Did you Know?

60% of Americans have less than $500 set aside for an unplanned expense[1]

40 Million ER visits each year in the U.S. to treat injuries[2]

$30k The average cost of a three-day hospital stay[3]



Increase your protection with Supplemental coverage

- CRITICAL ILLNESS
- ACCIDENT
- HOSPITAL INDEMNITY
- TERM LIFE

Term Life Insurance

MEDICAL MUTUAL®

In addition to the life insurance provided by REG, Team Members have an option to purchase additional coverage.

- Elect coverage in $10,000 increments up to $500,000
- Elect coverage in $5,000 increments up to $250,000 on your spouse
- Elect $5,000 or $10,000 on your children (up to a maximum of 50% of the employees' amount)
- Coverage is subject to Evidence of Insurability if elected outside the initial eligibility period



Critical Illness Insurance



Provides a large, lump sum benefit to help you bounce back when you suffer a major health event

- Choose coverage of $10,000, $20,000 or $30,0000
- All coverage is Guarantee Issue
- Benefits paid on top of any other medical, disability or supplemental plan coverage
- Includes $50 Health Screening (Wellness) benefit!
- Paid upon being diagnosed with any of the following:
  - Heart Attack (Myocardial Infarction)
  - Stroke
  - Cancer
  - Major Organ Failure
  - Advanced Alzheimer's Disease
  - Advanced Multiple Sclerosis
  - Advanced Parkinson's Disease
  - End Stage Renal Failure
  - Advanced COPD
  - Sever Traumatic Brain Injury
  - Permanent Paralysis

Lincoln Financial℠

Accident Insurance

Pays you when someone in your family suffers from an unexpected off-the-job injury

Injury	Cash Payment
Hospital Admission	$1,000 / $2,000 ICU
Hospital Confinement	$200/day (up to 30 days) ICU $400/day (up to 30 days)
Fracture	Schedule up to $3,000
Ambulance	Ground: $425 / Air: $1,750
Emergency Room	$250
Major Diagnostic Exam (MRIU, CAT Scan, etc.)	$400
X-Ray	$225
Dislocations	Schedule up to $3,000
Concussion	$300
Dental Crown	$350
Surgical repair of ligaments, tendons or rotator cuff	$1,125
Wellness Benefit	$50

Lincoln Financial℠



$7,500
The average cost of a broken leg today.

2 OUT OF 5 PEOPLE VISIT THE ER ANNUALLY

Hospital Indemnity

Pays you for admission and time spent in the hospital

- Coverage is available for you, your spouse, and dependent children
- Receive $1,000 for a hospital admission
- Receive $100 per day for a stay in the hospital (up to 30 days) or $200 per day for a stay in the ICU (up to 30 days)
- Additional Newborn care benefit of $100/day (up to 2 days) + additional NICU benefit of 25%
- Health Assessment Benefit of $50 included
- Cash benefits are paid directly to you – and you decide how to use it
- No Pre-Existing Condition exclusion



The average cost
of a three-day
Hospital Stay
$30,000

Lincoln Financial℠

Other Team Member Benefit Options

Legal Shield

Provides you and your family with the legal protection you and your family need for $22.50 a month.
Provides benefits for:

- Estate Planning
- Family
- Financial
- Auto
- Home

LegalShield™

Identity Theft

Identity theft protection plan, covers you for $8.95 a month or your family for $16.95 a month. Protection includes:

- Financial protection
- Identity threats alerts
- Monthly credit score tracker
- Monitors Personal Identifiable Information (PII)
- Identity Consultation Services

IDShield™

Pet Insurance

The coverage reimburses you for vet bills when your pet is sick or injured, to help with the financial worry of vet visits.

- Fast claims & processing
- Use any veterinarian in U.S.
- Coverage for routine care
- 24/7 pet helpline

Pets Best
PET HEALTH INSURANCE

Flexible Spending Account

Don’t forget, that unlike the HSA, the FSA is “use it or lose it”



FSA (Flexible Spending Account)

- Pre-tax Dollars for Eligible Health Expenses
- Contribute up to $3,400 for 2027
- Those enrolled in the HSA plan, who are looking to maximize their tax savings, can elect to enroll in a Limited Purpose FSA for Dental/Vision expenses only

DCA (Dependent/Elder Care Account)

- Used for eligible dependent child, adult or elder care expenses
- Families can contribute up to $7,500 annually
- Eligible for nursey school, before/after care and day camp through age 12
- Day care for disabled child, Elder Care for parent or dependent

We are here for YOU.

Need someone to talk to?

There are FREE resources available to you that are completely CONFIDENTIAL

TotalCare EAP

Employee Assistance Program

- Emotional Support
- Grief & Loss
- Finding Child & Eldercare
- Legal Guidance
- Retirement Planning
- Budgeting, Debt, Bankruptcy
- Hiring Movers or Contractors



1.800. 252.4555

www.theEAP.com

24/7 Support, Resources & Information

What do I need to do now?

1. For additional information on your benefits, please visit the Benefits website at https://regbenefits.com/
2. You may complete your Open Enrollment elections by logging into **Dayforce.**
3. Come meet with the Taylor Oswald team one-on-one to answer all your questions & help you make your elections:
    - Tuesday, 11/3: 1pm-4pm
    - Tuesday, 11/11: 9am-1pm

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