



Dear Colleagues,

Welcome to 2026 Open Enrollment: **Monday, November 3 to Friday, November 21, 2025.**

Because we are moving to a new enrollment platform for 2026, we have extended enrollment by a few extra days and are requiring everyone to enroll this year — even if you are not making any changes.

For the past two years, the heart of our benefits strategy has been a powerful concept of improving your **health span** — the number of years you live in good health — in addition to increasing your life span, the total number of years you live. This focus remains an integral part of our 2026 benefits offering.

What's New for 2026

- **New Enrollment Platform**

We're moving the enrollment process from **UltiPro to Workday**. This transition will provide a more intuitive, streamlined and user-friendly experience — making it easier than ever to review your options and make informed choices.

- **New Employee Contribution Amounts**

Over the past year, our medical costs increased by 20%, significantly exceeding our 2025 projections. The company absorbed the additional cost of the 2025 increase and is prepared to absorb more than half of the projected 2026 increase — underscoring our commitment to your health and financial well-being. To maintain a sustainable and equitable benefits program now and into the future, we are adjusting medical plan payroll contributions based on income:



If your annual earnings are:	You will see an increase equal to:	Which will translate to a monthly dollar amount* of:
Less than \$50,000	3%	\$2 – \$24
\$50,000 or more	10%	\$10 – \$120

* As a reminder, because payroll contributions are taken on a pre-tax basis, the net effect of the increase will be slightly less than the numbers you see here.



- **Expanded Preventive and Personalized Care Programs**

We're introducing several new programs to help you identify health issues earlier and to better understand and manage current conditions:

- **Catapult Health*** — A virtual preventive care platform that provides clinical screenings, health coaching, and follow-up care from the comfort and convenience of your own home — or wherever you happen to be
- **Color Health*** — A proactive cancer care program offering genetic screenings, early detection and personalized support for cancer risk management
- **Teladoc Health for Diabetes and Hypertension*** — Enhanced digital tools and coaching to help manage chronic conditions with real-time data and personalized insights
- **Progyny support for Pregnancy & Postpartum*, Parent & Child Well-Being and Menopause*** — Expanded resources for women's health through our fertility and family-building partner

- **New EAP Provider: TELUS Health**

We're transitioning our Employee Assistance Program (EAP) to **TELUS Health**, a global leader in mental health and well-being services. TELUS offers a broader range of confidential support services, including 24/7 counseling, digital wellness tools, and expanded access to mental health professionals.

- **Increased HSA Limit**

The IRS has increased the amount you can contribute in 2026 to the HSA. For details, read the enclosed *2026 Benefits Overview*.

- **Program Retirements**

As part of our ongoing effort to streamline and enhance our benefit offerings, we will remove **Castlight** and **Rethink** from our benefits effective January 1, 2026. We are confident that our new and expanded services will continue to meet your needs with even greater impact.

What's Not Changing

There are no plan design or carrier changes to the medical, dental and vision plans. There are **no contribution increases** for dental, vision, life insurance, disability and legal coverage.



* Must be enrolled in a UHC plan through Watts

Action Steps to Enroll

1. GET READY	2. MAKE YOUR ELECTIONS	3. WATCH FOR MORE INFO
<ul style="list-style-type: none">✔ Read the enclosed <i>2026 Benefits Overview</i> for details.✔ Watch the 2026 Open Enrollment video on tapintowattsbenefits.com.✔ Review your current elections and dependent/beneficiary information on the enrollment page in Workday.<ul style="list-style-type: none">• Add any missing Social Security numbers for your dependents.• Update your wellness election if your tobacco user status has changed.• Review/update your Spousal Surcharge election as needed.	<ul style="list-style-type: none">✔ Check your Workday inbox for your Open Enrollment task to get started.✔ You can access Workday by going to tapintowattsbenefits.com > New for 2026 > Enroll in Benefits Now.✔ If you're enrolling in an HSA for the first time, make sure you complete the HSA Agreement step when you complete your benefit elections in Workday.	<p><i>At the end of December...</i></p> <ul style="list-style-type: none">✔ Look for UnitedHealthcare ID cards if you're enrolling in a medical plan for the first time.✔ Watch for a debit card from Fidelity if you're enrolling in an FSA for the first time.✔ Look for a welcome package from Fidelity with your HSA debit card if you're opening an HSA.

Live Your Best Life

True well-being means more than just longevity — it means living fully, actively, and with vitality at every stage of your life. That's why we continue to invest in **preventive care, early detection, and personalized support** to help you and your family stay healthy while helping you get ahead of potential health challenges. We hope you'll take this opportunity to review the benefits available to you and make meaningful choices that best serve you and your family.

Here's to a healthier, more vibrant future — for you and those who mean the most to you.



Steve Spratt

VP, Total Rewards and HRIS

