

WHAT'S NEW FOR 2025-2026

We are refreshing our benefits package, improving your coverage options and continuing to help you manage healthcare costs. You will see enhancements to medical, dental and voluntary benefits coverage, along with some other changes.

- **Enhancing Medical Plan Coverage for Preventive Breast Cancer Screenings**

Regular preventive cancer screenings can help you gain some peace of mind and detect potential health risks early. We are enhancing the Anthem Advantage HSA and PPO Plans to offer 100% coverage for broader preventive breast cancer screenings, including mammograms, MRIs, ultrasounds and similar screening services.

- **Changing Advantage HSA Plan Coverage for Telemedicine**

Advantage HSA Plan members will be responsible for the full cost of any telemedicine visits that are not considered preventive healthcare before they meet the plan deductible. After the deductible is met, the plan will share in the cost. This change is a result of legislation and a requirement for all high-deductible medical plans.

- **Enhancing Dental Plan Coverage for Diagnostic and Preventive Care**

Diagnostic and preventive dental care is essential for maintaining a healthy smile. We are waiving the annual maximum limit on coverage for those services under the Basic and Enhanced Dental Plans. Services such as oral exams, cleanings and x-rays will be covered at 100% and will not apply against the annual benefit maximum.

- **Enhancing Aflac Voluntary Benefits Plans**

Voluntary benefits offer an extra layer of protection for you and your loved ones. There will be increases in the cash payments available under the Accident, Critical Illness and Hospital Indemnity plans, administered by Aflac. We are introducing a wellness credit for Accident Insurance and increasing the wellness credit for Critical Illness Insurance.

- **Increasing Employee Medical and Vision Contributions**

As national healthcare costs continue to rise, employee medical and vision contributions are also increasing. Smiths Group continues to do all we can to control contribution increases by sharing in the cost with you. We are happy to share that employee dental, voluntary benefits, and life/disability contribution amounts are not changing.

- **Ending the Wellbeing Program**

Due to the recent organizational changes, along with low utilization, the wellbeing program administered by Personify Health will be coming to an end. Participants have the opportunity to earn incentives through July 31, 2025; earnings will be paid out in August. All employees continue to have access to the Employee Assistance Program and the medical plan provides a number of programs to help participants stay well.

Visit SmithsGroupBenefitsCenter.com to:

- ✓ **Review your options.** The Benefits Guide is available under the Resources tab.
- ✓ **Make your decisions.** Nayya Choose can help you select the coverage that is best for you.
- ✓ **Enroll.** The enrollment window is June 2 through June 13, 2025.