

2026

Annual Enrollment Benefits Presentation



Healthy You. Healthy Huber.
A partnership for total well-being



What We'll Cover Today



2026 Annual Enrollment
November 3 – 19, 2025

- 1 Welcome to 2026 Annual Enrollment
- 2 New Medical, HSA, & FSA Vendors
- 3 What's New for 2026
- 4 Resources to Help You Choose
- 5 Enrolling for Benefits

Welcome to 2026 Annual Enrollment



Welcome to 2026 Annual Enrollment

You are integral to Huber's success, and we want you to feel and be at your very best every day.

- Huber's benefit programs play a significant role in helping you and your family live healthier, more balanced lives.
- We know health extends beyond physical health, so our benefits focus on your **total well-being** through the inclusion of **physical**, **financial**, **emotional**, and **social** benefits.



A healthy you is a healthy Huber!

Welcome to 2026 Annual Enrollment



It's time to review your benefits for 2026.

You must take action if you want to:

- ✓ **Add or Change** your benefits
- ✓ **Contribute** to a Health Savings Account (HSA) / Flexible Spending Account (FSA)
- ✓ **Receive** the 2026 Wellness Credit to save up to \$720, \$1,440, or \$2,160/year depending on your coverage tier level
 - ✓ *Preventive physical exam completed between September 1, 2024 - August 31, 2025*
 - ✓ *Confirm your family tobacco/nicotine-free status during Annual Enrollment*

2026 Annual Enrollment | November 3 - 19

Welcome to 2026 Annual Enrollment

Explore Your Benefits at the **Huber Benefits Hub** — mybenefits.huber.com today!



- See what's **NEW** for 2026
- Review all our **physical**, **financial**, **emotional**, and **social** well-being benefits
- Learn more about **Life Events**
- Link to enroll on **BenefitsGO**
- Find **carrier contact** information

Accessible **24/7** from any device

Be on the lookout for text messages from Huber to help you stay up-to-date on the latest news about your benefits.

New Medical, HSA, & FSA Vendors



New Medical Vendor



Introducing Anthem Blue Cross Blue Shield (BCBS)

We're committed to providing **valuable benefits** and **access to care** when you need it.

Through our partnership with Anthem, we're pleased to offer several key benefits:



Larger provider discounts

Lower cost sharing by visiting Anthem's providers; services will have a lower total cost, on average.



Strong provider network

99% of current providers seen by Huber members will be in-network with Anthem.



Sydney Health Mobile App

Track your healthcare providers and costs, store your member ID card, access family advocacy support and virtual care, and more!

What to Know



- ✓ All three medical plan options will **remain the same**
- ✓ Your current medical plan option will **automatically continue**, unless you actively elect a change
- ✓ New **Anthem ID cards** will be mailed in **mid-December** and will be available digitally
- ✓ Prescription drug coverage will **remain with Express Scripts**

What's Not Changing

The existing wellness and support programs will remain in place.



Wellness & Support Programs

- **Voya Voluntary:** Critical Illness, Accident, & Hospital Indemnity
- **Hinge Health:** Virtual Physical Therapy
- **Livongo:** Diabetes & Pre-Diabetes
- **Omada:** Hypertension
- **Progyny:** Family Building, Menopause & Mid-Life Care
- **Lyra:** Total Well-Being



Personal Health Assistant

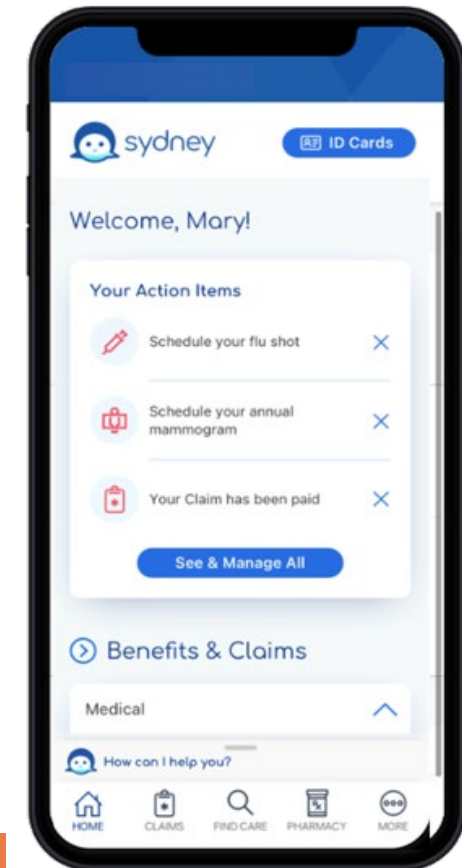


NEW! Sydney Health App

The **Sydney Health app** is designed to make managing your health and benefits easier and more convenient.

Use it to:

- Find care and check costs
- See all your benefits
- View claims and payment information
- View and use digital ID cards
- Reach your **family advocate**
- Get answers quickly with the interactive chat feature
- Access virtual care
- Access wellness resources
- Sync with your fitness tracker
- Access your 3rd party vendors



Starting 1/1/2026, download the Sydney Health app to take full advantage of your Anthem plan.



Virtual Care



NEW! LiveHealth Online through Sydney Health App

LiveHealth Online, accessible through Sydney Health, provides you with easy, low cost, and convenient access to the following virtual telehealth services:

\$0 Cost Virtual Services

- **Annual Wellness Visits** includes appointment for bloodwork & follow up
- **Primary Care Providers (PCP)**
- **24/7 Urgent Care:**
 - Cold and flu
 - Sore or strep throat
 - Chicken pox
 - Seasonal allergies
 - Sinus infections, UTI, and more!
- **Therapy/Psychiatry visits:**
 - Stress, Anxiety or Depression
 - Relationship troubles
 - Parenting issues
 - Grief, and more!
 - Unlimited virtual sessions
 - *NOTE: Does not impact your 8 free sessions with Lyra*

Appointments can be on-demand/urgent, or scheduled depending on the specific need

Specialty Services (e.g.: Dermatology) are available at costs determined by the specialist, and apply towards the annual deductible first, then 20% coinsurance after the deductible is met.



Family Advocate



NEW! Family Advocate Concierge Service Through Anthem

The family advocate *who will be assigned to each family*:

- Serves as a single point of contact for employees and their families.
- Provides assistance across all benefits with scheduling and providing access to a team of experts.
- Stays on top of preventive care and managing chronic conditions.
- Quickly receives preapprovals for urgent medical needs, like surgery.



More details will be available in early January 2026.

Continuation of Care



If your doctor is not in the Anthem network and you need to continue care...

Continuation of Care (COC)

- Continuation of Care enables you to continue receiving care from your current provider or facility if they are out of network in the Anthem system and you are undergoing treatment for certain medical conditions or circumstances, such as a pregnancy or a cancer diagnosis and treatment, as determined by your healthcare needs.

To learn more and get started, both you and your provider will need to complete a Continuation of Care form, available on mybenefits.huber.com > Resources > Medical.

Finding an In-Network Provider



Search for In-Network Providers Now

- To find a provider, visit findcare.anthem.com, enter prefix **FJM**, and select **Continue**
or
- Call Anthem Customer Service at **1-844-614-3094**.



New HSA/FSA Vendor

HealthEquity®



HealthEquity – Flexible Spending Account (FSA) and Health Savings Account (HSA)

FSA

- You can incur eligible expenses through Inspira until March 15, 2026.
- Any 2025 FSA balances must be used by the grace period, and all claims must be submitted for reimbursement by April 30, 2026.

HSA

- If you have an existing HSA balance, you will need to provide **electronic consent** by January 6, 2026, to authorize the automatic transfer of your HSA funds from Inspira to HealthEquity.
- **Scan the QR code to the right to get started now!**

*Scan for
e-consent form*



HSA investments will automatically liquidate to cash funds by Inspira prior to the transfer to HealthEquity.

Visit <https://learn.healthequity.com/huber> to access benefits overview, savings calculators, live webinars, and more!

Centers of Excellence



Surgical & Oncology Care

We have partnered with Carrum Health to offer you the absolute best care with access to top quality doctors at world-class hospitals.

- Surgeries include Orthopedic, Cardiac, ENT, GI, Hysterectomy, Spine, Urology, Bariatric etc.
- Services include cancer care, substance use disorders, and pain management.
- Carrum Health's team provides support through the process of finding the right surgeon for you, including planning your appointments, helping you complete required paperwork, and more!
- Traveling costs for patient and adult companion or daily stipends are covered, if needed.
- Core plan member costs are covered at 100% with no deductible!
- Choice I and II plan members must first meet the federal minimum deductible before the plan covers 100% (*2026 rates are \$1,700 individual/\$3,400 family*).

For more information, call **1-888-855-7806** or visit **Huber's Benefits Hub at mybenefits.huber.com > Physical > Programs & Resources > Surgical Centers of Excellence.**

What's New for 2026



Medical Plan Options



	Core		Choice I		Choice II	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Deductible						
Single	\$500	\$750	\$1,800	\$3,300	\$3,300	\$4,800
Family	\$1,000	\$2,250	\$3,600	\$6,600	\$6,600	\$9,600
HSA Funding						
Single	N/A		\$600		\$600	
Family	N/A		\$1,200		\$1,200	
Coinsurance (Amount you pay)	20%	40%	20%	40%	20%	40%
Rx – Retail/Mail-order						
Generic	\$10/\$25	100% of the in-network cost minus copay	Deductible then 20%**	Deductible then 20%**	Deductible then 20%**	Deductible then 20%**
Brand	\$30*/\$75*					
Non-formulary	\$50*/\$125*					
Out-of-Pocket Max						
Single	\$3,000	\$5,000	\$3,700	\$6,800	\$4,300	\$6,800
Family	\$6,000	\$10,000	\$7,400	\$13,600	\$8,600	\$13,600

*You will pay the copay, plus the cost difference from the generic.

**Certain preventive medications can be filled without satisfying the deductible; coinsurance will apply. You must have an authorized prescription, and it must be filled at the Express Scripts pharmacy or an in-network retail pharmacy.

What's New for 2026



2026 Bi-Weekly Employee Contributions

Your **medical plan** contributions will have a minimal increase in 2026.

	Core w/FSA E		Choice I w/HSA		Choice II w/HSA	
	Wellness Credit	No Credit	Wellness Credit	No Credit	Wellness Credit	No Credit
Active (>=30 hours)						
Employee only	\$62.41	\$90.10	\$36.84	\$64.53	\$9.65	\$37.34
Employee + child(ren)	\$123.53	\$151.22	\$78.77	\$106.46	\$26.02	\$53.71
Employee + spouse	\$146.08	\$201.46	\$94.03	\$149.41	\$39.04	\$94.42
Family	\$227.96	\$311.04	\$148.33	\$231.41	\$65.06	\$148.14
Opt-Out*	\$23.08 Bi-Weekly Cash Back					

**If you have the Medical and/or Dental opt-out and do not actively enroll during Annual Enrollment, the opt-out will carry over to 2026.*

What's New for 2026



2026 Bi-Weekly Employee Contributions

Your **dental and vision plan** contributions will have a minimal increase in 2026. There will be no change to your dental plan.

Dental – Cigna Active Full-time	Dental I	Dental II
Employee only	\$9.24	\$5.99
Employee + child(ren)	\$18.00	\$9.14
Employee + spouse	\$18.00	\$11.58
Family	\$30.35	\$17.24
Opt-out*	\$2.31 Bi-Weekly Cash Back	

Vision – EyeMed Active Full-time	Vision Care Plan
Employee only	\$4.43
Employee + child(ren)	\$8.86
Employee + spouse	\$8.41
Family	\$14.17

In-network Retinal Imaging for \$15.00



Enhanced! Increased Frames and Contacts Allowance

To help you look and feel your best, Huber is increasing the annual allowance for frames and contacts under the vision plan from \$180 to \$200!

What's New for 2026



UPDATED! Health Savings Account (HSA) Limits

The HSA contribution limits from both you and Huber are:

- **Employee Only: \$4,400**
 - \$600 from Huber, plus up to \$3,800 from you
- **Employee with Dependent(s): \$8,750**
 - \$1,200 from Huber, plus up to \$7,550 from you
- **Catch-Up Age 55+:**
 - You may contribute up to an additional \$1,000

You **must** actively elect your HSA contributions each year, as your current elections **will not** carry over into the following year. Additional information can be found at mybenefits.huber.com > Financial > Savings & Spending Accounts.

What's New for 2026



UPDATED! Flexible Spending Account (FSA) Limits

The FSA contribution limits from both you and Huber are:

- Up to **\$3,400** for the Health Care FSA
- Up to **\$7,500** for the Dependent Care FSA
 - **\$6,825** from you plus up to **\$675** from Huber, a 10% match
 - The limit is reduced to **\$3,750** for married individuals filing separately

FSA's are "use-it-or-lose-it" accounts!

Eligible expenses incurred until March 15, 2026, can be paid for with FSA dollars from 2025.

You **must** actively elect your FSA contributions each year, as your current elections **will not** carry over into the following year. Additional information can be found at mybenefits.huber.com >

Financial > Savings & Spending Accounts.

*For 2026, an employee who earns greater than \$160,000 during 2025 is considered an HCE (Highly Compensated Employee). If you are a HCE, you are limited to contributing a max of \$3,000 (with the possibility of adjustments) in total Dependent Care FSA contributions for 2026, due to annual non-discrimination testing compliance requirements. If Huber fails the nondiscrimination testing in early 2026, then dependent care contribution refunds may be issued back to you in order for the plan to stay in compliance.

What's New for 2026



AVAILABLE NOW!

Extra Back-Up Care for Parents

Parents with a newborn or adopted child can access an additional **10 days of back-up care** to support their transition with back to work. To qualify, add the new child onto your back-up care profile.

Visit clients.brighthorizons.com/huber



AVAILABLE NOW!

Milk Shipping Program

Supports employees who are **actively working at Huber** and are traveling for work by reimbursing the cost of expedited shipping breast milk.

Visit www.progyny.com



ENHANCEMENT!

529 ABLE Savings Program

The ABLE Age Adjustment Act **lets individuals who became disabled before age 46** open ABLE accounts to save tax-free for disability-related expenses.

Visit mybenefits.huber.com > Financial > Additional Benefits.

What's New for 2026



NEW! BenefitsGO

Everyone must register for BenefitsGO in advance!!

- Register via **BenefitsGO app** or **Online** before Annual Enrollment
- View detailed information about your benefit coverages, dependents, and beneficiaries
- Complete your Annual Enrollment and/or Qualified Life Status Event benefit elections.
- Upload proof documentation

BenefitsGO has replaced COMPASS. Your prior credentials will no longer work.

What's New for 2026



Register Now! BenefitsGO App

Download the new app built just for you, making it easier than ever to stay connected to your benefits while you're on the go!

- ☐ Scan the QR Code to download the **“BenefitsGO”** mobile app
- ☐ Open app and **“Allow Notifications”** to get important updates
- ☐ Select **“Enable biometrics”** facial recognition, if desired
- ☐ Enter employer code **8 7 1 3 8 3**
- ☐ Click on the **“Huber SSO Login”** button **OR** enter your **preferred e-mail**
 - *Recommended is Huber work e-mail*
- ☐ Complete **Multi-Factor Authentication (MFA)**
 - **Huber E-mail:** Using Okta Verify app, select **“Push notification”**
 - **Personal E-mail:** Select your method of choice
- ☐ Follow the prompts to **create your account.**
- ☐ Ready to use BenefitsGO!

**Download the
BenefitsGO app
today!**



What's New for 2026



Register Now! **BenefitsGO Online**

Inside Huber Network:

- ☐ Visit huber.okta.com and click on the **“BenefitsGO”** tile
- ☐ Select “Let’s Go”
- ☐ Enter your Huber log-in credentials
- ☐ Click on the **“Huber SSO Login”**
- ☐ Enter your preferred e-mail
 - *Recommended is Huber work e-mail*
- ☐ Follow prompts to create your account.
- ☐ Ready to use BenefitsGO!

Outside Huber Network:

- ☐ Visit www.huberbenefits.com
- ☐ Select “Let’s Go”
- ☐ Enter your preferred e-mail
 - *Recommended is Huber work e-mail*
- ☐ Complete **Multi-Factor Authentication**
 - **Huber E-mail:** Using Okta Verify app, select **“Push notification”**
 - **Personal E-mail:** Select your method
- ☐ Follow the prompts to create your account.
- ☐ Ready to use BenefitsGO!

Resources to Help You Choose



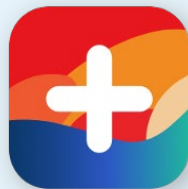
Resources to Help You Choose



Precision Benefits Decision Support Tool

This new tool is available to help you make informed choices and maximize the value of your benefits.

- Determine which medical plan option is best suited for you.
- Plan and manage your current healthcare expenses.
- Find cost-effective providers and estimate future costs.
- And more — available year-round for your convenience!



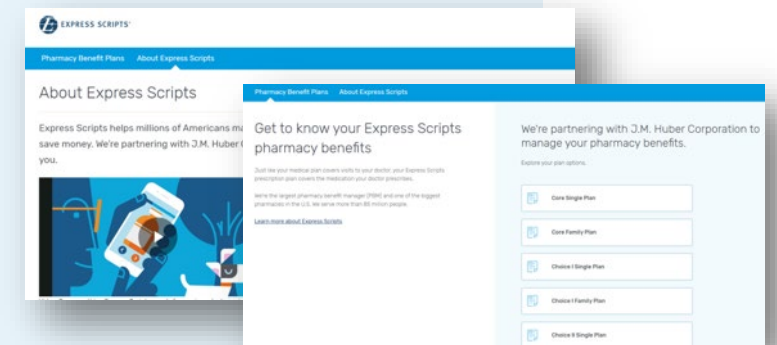
Available on BenefitsGO



Express Scripts interactive decision support tool

Get **decision support** to better understand your prescription drug costs by each medical plan option.

- Price a medication.
- Find out what medications are covered.
- Locate a pharmacy.
- And more!



Visit www.expressscripts.com/huber

Enrolling for Benefits



Enrolling for Benefits

Monday, November 3 –
Wednesday, November 19

After you have completed your BenefitsGO account registration, you can submit your 2026 annual enrollment benefit elections as follows:

➤ App:

- Log into the **BenefitsGO** app
- Use Employer Code: **8 7 1 3 8 3**

➤ Online:

- **Within the Huber Network:** Access BenefitsGO through **OKTA** single-sign-on.
- **Outside the Huber Network:** Log into BenefitsGO at **huberbenefits.com** and complete the Multi-Factor Authentication (MFA).

➤ Phone:

- Call **1-844-347-9035** to speak with a Benefits Service Center Representative
(Monday through Friday, from 9am to 6pm EST)



❖ Review your beneficiary elections and covered dependents

❖ Proof documents must be uploaded for any newly added dependents prior to 12/31/2025

Thank You!



Healthy You. Healthy Huber.
A partnership for total well-being



Appendix



Benefits Overview



PHYSICAL

Medical and Prescription	<ul style="list-style-type: none">• Choose from 3 plan options: Core, Choice I, or Choice II• Option to opt out for bi-weekly cash back
Dental	<ul style="list-style-type: none">• Choice from 2 plan options: Dental I or Dental II• Option to opt-out bi-weekly cash back
Vision	<ul style="list-style-type: none">• \$10 copay for annual eye exam and up to \$15 retinal imaging• \$200 annual allowance coverage for eyeglasses or contacts• Discounted LASIK/PRK through US Laser Network
New! Sydney Health App	<ul style="list-style-type: none">• Track providers, costs & rewards• Access to digital Anthem ID card
LiveHealth Online	<ul style="list-style-type: none">• Easy, low cost, and convenient access to virtual telehealth services• Accessible through Sydney Health app
Pre-Diabetes and Diabetes	<ul style="list-style-type: none">• Livongo is free for those on Huber's plan with diabetes or pre-diabetes• Includes employees and family members

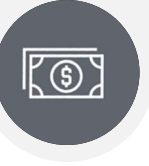
Benefits Overview



PHYSICAL (continued)

Virtual Physical Therapy	<ul style="list-style-type: none">• Hinge Health provides access to in-home sessions for pain relief, injury recovery, and wellness• Stay active, healthy, and pain-free
Hypertension Management	<ul style="list-style-type: none">• Omada is free for employees and adult dependents on Huber's plan diagnosed with high blood pressure
Rx Savings Solutions	<ul style="list-style-type: none">• Save money on prescription drugs through all Huber plan options
Substance Abuse Management	<ul style="list-style-type: none">• Pelago can help you or your dependents (18+) quit smoking, vaping, chewing tobacco, and more with a digital cessation program , and drug/alcohol substance abuse management for employees and family members (18+)
Surgical Centers of Excellence & Oncology Support	<ul style="list-style-type: none">• Carrum Health provides access high-quality surgical care (orthopedic, cardiac, GI, etc.) at world-class hospitals• Also includes services for cancer care, substance use disorders, and pain management
Menopause and Midlife Care	<ul style="list-style-type: none">• Progyny provides access to virtual care for all stages of menopause and all its unique symptoms

Benefits Overview



FINANCIAL

Health Savings Accounts/Flexible Spending Accounts

- **HealthEquity** is the administrator for HSA/FSA
- Save on taxes by using pre-tax funds for **medical, dental, vision, or dependent care** expenses

Accident, Critical Illness, Hospital Indemnity Insurance

- **Voya Financial** protects you and your family from **unexpected medical costs** with supplemental insurance options

Basic and Supplemental Life and AD&D, Business Travel Accident

- **Huber** provides **free basic life insurance** and **business travel accident** insurance for employees through **Lincoln Financial**
- Option to buy **extra Life and AD&D coverage** for you and your family

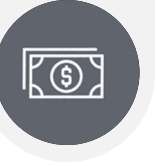
Short- and Long-Term Disability

- **Income protection** if you're unable to work due to illness or injury, provided **at no cost** to you

Legal Services, ID Theft, Pet Insurance

- **ID Theft** protection & credit monitoring with **Norton LifeLock**
- **Legal services** for affordable guidance on common legal issues with **MetLife Legal Plans**
- **Nationwide Pet insurance** to reduce veterinary costs

Benefits Overview



FINANCIAL (continued)

529 College and ABLE Savings Programs

Contribute **after-tax payroll deductions** through **Gift of College**

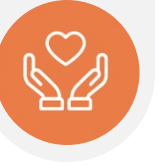
- **529 College Savings Plan:**
→ Grow savings **tax-free** for qualified education expenses
- **529A ABLE Plan:**
→ Allows individuals with **disabilities** to save for qualified expenses **tax-free**

401(k) Savings Plan

Save for retirement with **Voya Financial** by making **Pre-tax** and/or **Roth 401(k) contributions**

- Contribute between **1% – 75%** of eligible pay (up to IRS limits)
- **Huber matches 125%** on the **first 5%** you contribute

Benefits Overview



EMOTIONAL

Total Well-Being Benefit

- Lyra Health offers free, confidential support services for you and your household members, up to 8 therapy sessions per person per year
- Resources and tools such as guided meditation, breathing exercises, articles, videos and more

Caregiver Support

- Bright Horizons: **Back-up care, elder care, pet care, family services, and college coaching support**

Fertility

- Progyny: Inclusive **family-building benefits** with leading fertility specialists

Adoption and Surrogacy

- Progyny Reimburses up to **\$15,000** for adoption or surrogacy expenses when welcoming a child into your family

Milk Shipping

- Progyny offers up to \$500 reimbursements to cover the costs of expedited breast milk shipping for Huber employees traveling for work

SNOO Smart Sleeper

- Happiest Baby “SNOO” smart sleeper bassinet rental covered for up to 6 months