2026 Healthy You. Healthy Huber.

Annual Enrollment will be here soon!

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. This is part of our **"Healthy You. Healthy Huber."** commitment — offering benefits that support your physical, emotional, financial, and social well-being.

Annual Enrollment: November 3-19, 2025

This newsletter provides the information you need to know, along with highlights of additional program updates.

What's Ahead for 2026?

Most enhancements and changes take effect January 1, 2026, unless otherwise noted.

Introducing Anthem Blue Cross Blue Shield (BCBS)

We're committed to providing valuable benefits that help you and your family stay well and access care when you need it. **Starting January 1, 2026, Huber's medical carrier will switch from Aetna to Anthem BCBS.** The move to Anthem will bring you better savings, seamless access to your trusted providers, and continued high-quality care with added enhancements such as a dedicated family advocate for you and your family with Total Health Complete (THC).

- 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 digitally available.
- Prescription drug coverage will remain with Express Scripts.

Anthem Key Advantages

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

Larger provider discounts

Employees will receive lower cost sharing by visiting Anthem's providers as 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

This app helps you stay connected to your healthcare information by tracking your healthcare providers and costs, storing your member ID card, connecting you with family advocacy support and virtual care, and more!

Anthem's Large National Network

As a covered member, you will gain access to in-network providers, hospitals, and other healthcare services, through both the **Blue Open Access POS** (for care in the state of GA) and the **National PPO (BlueCard PPO)** (for care outside the state of GA) networks. Anthem's network provides flexibility when traveling across various states, while the Huber plans still allow you to receive care from in-network or out-of-network providers.

To find a provider, visit **findcare.anthem.com**, enter prefix **FJM**, and select Continue. You can also call Anthem Customer Service at **1-844-614-3094** for assistance.*

▶ **If your doctor is not in the Anthem network and you need to continue care...**
Huber is providing Continuation of Care which allows 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 pregnancy or a cancer diagnosis and treatment, as determined by your healthcare needs.

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

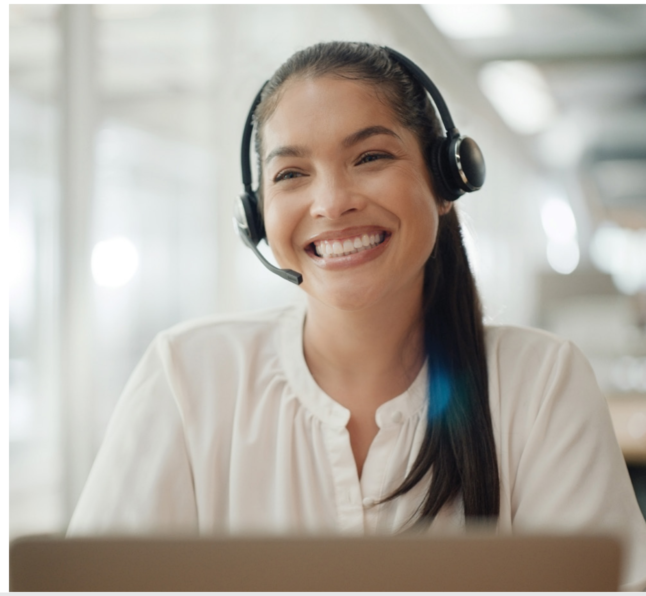
**Hours of operation: Mon – Fri 8am – 8pm EST (phone and chat assistance).*

New! Family Advocate Concierge Service through Anthem

You and your family will have access to tailored, white-glove concierge support through **Total Health Complete (THC)**. THC sets you up with a dedicated family advocate to help you and your family with everyday needs and unexpected emergencies – at no extra cost to you. The family advocate:

- Serves as a single point of contact for employees and their families.
- Provides assistance across all benefits – medical, prescription drug, dental, vision, and more – helping 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.

Services are delivered by licensed professionals, including Social Workers, Registered Dietitians, Pharmacists, and more, ensuring expert support when you need it. **More details will be available in early January 2026.**



HealthEquity Is Our New Flexible Spending Account (FSA) and Health Savings Account (HSA) Administrator

Here's what to know right now:

FSA: Starting January 1, 2026, HealthEquity will take over administration of the 2026 FSA funds. Inspira will continue to administer any remaining 2025 FSA funds through the grace period, allowing you to incur eligible expenses until March 15, 2026 (expenses will need to be submitted manually since debit cards will be terminated). Please note that any 2025 FSA balances must be used by the grace period, and all claims must be submitted for reimbursement by April 30, 2026. After this date, any remaining 2025 FSA funds will automatically be forfeited.

HSA: If you have an existing HSA balance, **you will need to provide electronic consent (e-consent) to authorize the automatic transfer of your HSA funds from Inspira to HealthEquity**. The automatic transfer is expected to take place in early 2026 and will require any investments within your HSA to be liquidated in advance, which may be subject to a blackout period. If you do not provide e-consent, your HSA balance will remain with Inspira and will be subject to applicable monthly administrative fees. New HealthEquity debit cards will be mailed in mid-December.

Remember! You **must** actively enroll in your HSA and/or FSAs each year, as your current elections **will not** carry over into the following year.

Scan for e-consent form

FSA Contribution Limits:

- $3,300 for the Health Care FSA* for Individuals
- $7,500 for the Dependent Care FSA ($6,825 from you plus up to $675 from Huber, representing a 10% company match). The limit is reduced to $3,750 for married individuals filing separately.**

2026 HSA Contribution Limits*:**

- $4,400 for employee-only coverage
- $8,750 if you cover dependents
- If you're age 55 or older, you may contribute an additional $1,000

** The maximum pre-tax amount you may contribute to your Health Care FSA will increase to match the new IRS maximum limit for 2026 (IRS announcement anticipated in late 2025, after this newsletter is finalized).*

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

**** From you and Huber.*

Your 2026 Bi-Weekly Contributions

Your medical, dental, and vision plan contributions will have a minimal increase in 2026.

While there will be a slight increase in medical contributions this year (<$1 - $9 per paycheck), we want to reaffirm our commitment to your health and wellness. Huber will continue taking on a greater share of healthcare costs. **In 2026, Huber is continuing to cover 85% of the healthcare cost despite the increases in costs due to inflation.**

Medical – Anthem and Express Scripts*	Core		Choice I		Choice II	
	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					

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

*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.

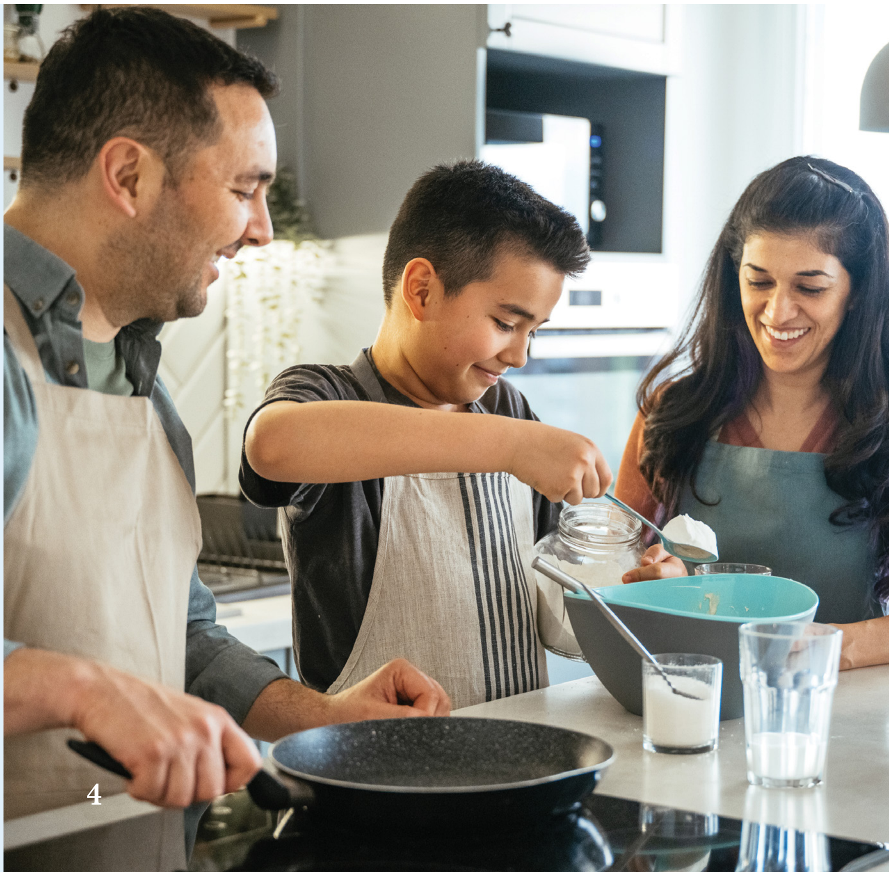
Remember!

The annual wellness credit will automatically apply as long as the following actions have been taken:

1. You and your covered spouse* must have completed an annual preventive physical exam between September 1, 2024, and August 31, 2025, **and**
2. You must complete the tobacco/nicotine free-attestation during the 2026 Annual Enrollment period between November 3-19, 2025.

For more information, visit Huber's Benefits Hub **mybenefits.huber.com > Physical > Healthy Huber > Annual Wellness Credits**.

*Your covered children are not required to get an annual physical for you/your spouse to receive the credit.



Additional Programs to Support You and Your Family

Available Now! Extra Back-Up Care for Parents

Through Bright Horizons, 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 after leave. The additional back-up care days are automatically applied after you register your new dependent child on your Bright Horizons portal.

To learn more, visit **https://clients.brighthorizons.com/huber**.

Available Now! Milk Shipping Reimbursement Program

The Progyny Milk Shipping Reimbursement Program supports actively working employees who are traveling for work by reimbursing the cost of shipping breast milk. This benefit helps ensure that nursing employees can maintain their breastfeeding routine even while on business travel.

- Reimbursement is available at up to $500 per calendar year.
- Patient Care Advocates (PCAs) are available to provide guidance on managing the logistics of shipping breast milk, including assistance with services like FedEx Milk.

To learn more, visit **www.progyny.com**. Also, review the flyer on **mybenefits.huber.com > Resources > Growing Your Family**.

Enhancement to the 529 ABLE Program

Starting January 1, 2026, the ABLE Age Adjustment Act will allow individuals with disabilities who developed their disability before age 46 to become eligible for ABLE accounts to save for disability-related expenses in a tax-advantaged way. These updates reflect the ongoing efforts to support individuals with disabilities in achieving financial independence and maintaining eligibility for public benefits. Employees can also link their ABLE (disability savings) account with Gift of College to allow for convenient automated payroll deductions (after-tax), plus **earn $25 in Huber company match per paycheck**, making it easier to build savings for long-term needs.

Learn more about the 529 ABLE Program on Huber's Benefits Hub at **mybenefits.huber.com > Financial > Additional Benefits**.

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!

Benefits Support Tools

New! BenefitsGO App

Easily access your current benefits and coverage at your fingertips with the all new BenefitsGO app!

- Complete your Annual Enrollment and/or Life Status Event benefit elections with ease.
- Access detailed information about your benefits, health, and savings accounts.
- Upload documents, such as proof of benefits, directly through the app.
- Turn on notifications under settings, to receive helpful reminders to keep you informed about your benefits.
- And much more!

Download the BenefitsGO app today!*

BenefitsGO is replacing EmpyreanGO, which is no longer valid. Your prior credentials will no longer work. You must register for BenefitsGO using your Huber work email as your username.

*Employer Code: 871383

Precision Benefits Decision Support Tool

The Precision Benefits Decision Support Tool is here 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!

Take Action! Between November 3-19, 2025, complete your Annual Enrollment conveniently through any of the following options:

Online

- **From Huber's Benefits Hub, mybenefits.huber.com > Annual Enrollment > Take Action.**
- **Within the Huber Network:** If you've already registered, you can access BenefitsGO through single-sign-on from using OKTA.
- **Outside the Huber Network:** Visit BenefitsGO at **huberbenefits.com** and register using your Huber work email. Follow the prompts to create your account.

App

Enroll from your mobile device using the new **BenefitsGO** app for iOS or Android. Download **BenefitsGO** from the Apple App or Google Play stores. Register using your **Huber work email**, and enter the Employer Code **871383**. Then, click on the SSO button and follow the steps to create your account.

Phone: 1-844-347-9035

Benefits Service Center Representatives are available to assist you Monday through Friday, from 9am to 6pm EST.

What action is required?

You must take action before the enrollment deadline if you want to make changes to your benefits, elect the FSA/HSA, and/or confirm your tobacco/nicotine-free status to receive your wellness credit.

What happens if you don't enroll?

If you don't enroll, you will keep your current coverage, with the exception of your FSA/HSA annual elections and/or your wellness credit.