

WHAT'S NEW

2026 Plan Enhancements

NEW PHARMACY BENEFIT MANAGER



WHAT DOES THIS MEAN FOR YOU?

These are the steps you need to take to ensure a smooth transition:

- Your current medical Insurance card will no longer be active after December 31, 2025.
- If you need to pick up your prescription after December 31, 2025, you must provide your pharmacy with your NEW medical insurance card.
- Be sure to tell the pharmacy they need to reprocess all existing medications using your new insurance card.

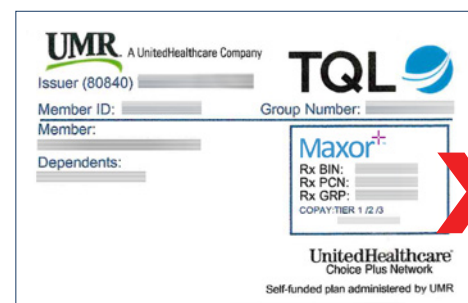
NEW RATES AND PLAN DESIGN CHANGE

- Increase medical premiums and plan changes
- IRS limit Increase to the Health Savings Account
- Voya supplemental plan enhancements
- IRS limit increase to the Dependent Care Flexible Spending Account

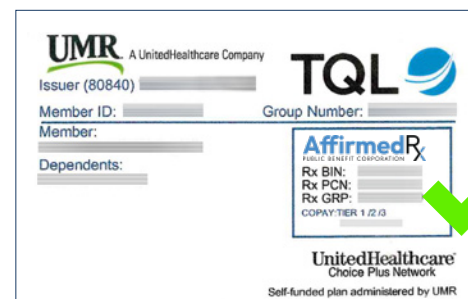
VOYA LIFE INSURANCE ENHANCEMENTS

- No Evidence of Insurability (EOI)
 - *Up to \$200,000 for Employee coverage
 - *Up to \$25,000 for Spouse coverage
- *One time only for the 2026 plan year open enrollment

OLD CARD (DO NOT USE)



NEW CARD (USE THIS ONE)



QUESTIONS ABOUT YOUR BENEFITS?

Reach out to HRBenefits@tql.com, HRT.HA.EEAdvocacy@hubinternational.com or visit The Hub for more info.

