



2026

OPEN ENROLLMENT HIGHLIGHTS

OPEN ENROLLMENT IS NOVEMBER 24 – DECEMBER 10, 2025

ACTIVE OPEN ENROLLMENT

This year's Open Enrollment will be **ACTIVE**. Active enrollment means that every benefit-eligible team member **MUST** make benefit plan elections during the Open Enrollment period, regardless of whether you are currently enrolled in benefits. If you do not make an election during this Open Enrollment period, you will not be enrolled in benefits for the new plan year.

HOW TO ENROLL

To make elections for the 2026 plan year, ALL team members must log in to the current online enrollment system or contact Human Resources. The decisions that you make will remain in place until the next Open Enrollment period, unless you experience a Qualifying Life Event.

NEED ENROLLMENT ASSISTANCE?

Avant Specialty Benefits will be available to answer enrollment questions / assistance effective November 24, 2025.

Avant Specialty Benefits

- Call **866.873.1116** (Monday-Friday 8am-5pm CST)

OPEN ENROLLMENT WEBINARS AND ONSITE MEETINGS

Sweet Oak will be conducting an Open Enrollment webinar virtually through Microsoft Teams on the following dates/times:

- **Wednesday, November 19: 10am EST (9am CST)**
- **Thursday, November 20: 9am EST (8am CST)**
- **Monday, November 24: 11am EST (10am CST)**

Additional onsite meetings will be held at certain locations the week of December 1, 2025.

HAVE QUESTIONS?

If you have questions about your benefits, the Benefits Member Advocacy Center (Benefits MAC) can help! Simply call **800.563.9929** (Monday through Friday, 8:30 am to 5pm EST) or submit a request online at connerstrong.com/memberadvocacy.

See the next page to learn more about what's new for 2026!



PLEASE NOTE:

Benefits for the 2026 plan year will be effective from January 1, 2026 through December 31, 2026.

WHAT'S NEW FOR 2026?

MEDICAL & PHARMACY

Coverage will be moved to **Cigna** effective with three plan options:

- HDHP with HSA
- Base Plan
- Buy-Up Plan

Please review the 2026 benefits guide for more detail on the medical plan offerings.

About the Cigna plans:

- Cigna uses the Open Access Plus Network
- To locate a participating provider, visit cigna.com and click on "Find a Doctor"
- Members will need to register for an account through [MyCigna.com](https://mycigna.com)

DENTAL

The dental benefits will now be administered by **Cigna** with new low and high plan options.

VOLUNTARY VISION

Vision benefits will be administered by **EyeMed**.

LIFE, DISABILITY, AND VOLUNTARY COVERAGE

- Basic Life and AD&D and Long-Term Disability (LTD) will be administered by Voya
- Supplemental employee, spouse and child life is available
- **New offerings!** Employees will now have the option of enrolling in Critical Illness, Accident, and Hospital Indemnity benefits through Voya
 - These benefits can help supplement your income in the event of an unexpected, qualified illness, accident, or hospital stay/admission
 - These benefits are 100% paid for by you as the team member.

