



Benefits That Nourish You

It's Time to Make Choices for 2027

Open Enrollment:

October 19 –
November 1, 2026

This is an **active enrollment**, which means you must enroll if you want medical benefits in 2027. Your current elections will not roll over. Take some time to explore what's new and compare your options before you enroll.

What's New for 2027?

Amy's medical benefits have evolved over the past few years. For 2027, we're taking the next step with three medical plan options, giving you more options to choose from so you can find the coverage that best fits your and your family's health care needs and budget. All three plans use the Anthem BCBS network, with Allied Benefit Systems continuing to administer your medical benefits and claims.

NEW! EPO Plan (Exclusive Provider Organization)

Lower costs when you need care.

The EPO has the lowest deductible and coinsurance of our three medical plans. Preventive care, including your annual wellness exam, is covered at 100% when you use in-network providers. This plan provides in-network coverage only, and emergency care is covered according to plan provisions. Amy's Deductible Credit applies.

PPO Plan (Preferred Provider Organization)

More flexibility. Same coverage you know.

The Gold Plan is simply getting a new name; your coverage is not changing. You can continue to use in- and out-of-network providers, with \$0 in-network office visits and lower costs when you stay in network. Amy's Deductible Credit applies.

NEW! High Deductible Health Plan (HDHP) + Health Savings Account (HSA)

Lower paycheck cost.

The HDHP + HSA plan works differently from the EPO and PPO. It has the lowest paycheck cost, but the highest out-of-pocket costs when you actually use care. This plan includes a tax-advantaged HSA to help pay for eligible healthcare expenses, and Amy's will contribute funds to your HSA. You can also add your own pre-tax contributions up to IRS limits. Preventive care, including annual wellness exams, is covered at 100% when you use in-network providers. This plan also includes employer-paid Critical Illness and Hospital Indemnity insurance for added financial protection.

Remember: The Platinum Plan is retiring at the end of 2026. If you're currently enrolled, be sure to compare all three options before you enroll.

FINDING THE RIGHT BALANCE

The three plans balance costs differently. Generally, the more you pay from your paycheck, the less you pay when you receive care. Plans with lower paycheck deductions can save you money upfront, but you may pay more when you need care.

Your Cost for Coverage

Amy's pays the majority of the cost of your medical coverage. Dental and vision rates will remain the same for 2027. For all coverage rates, see the 2027 rate sheet. Compare the medical biweekly rates below.

Medical Plan	Coverage Level	Total Premium (Biweekly)	Amy's Pays (Biweekly)	You Pay (Biweekly)
 EPO	Employee Only	\$500.45	\$344.84	\$155.61
	Employee + Spouse/DP	\$1,073.39	\$606.04	\$467.35
	Employee + Child(ren)	\$862.65	\$509.96	\$352.69
	Employee + Family	\$1,486.51	\$794.39	\$692.12
 PPO	Employee Only	\$490.47	\$423.64	\$66.82
	Employee + Spouse/DP	\$1,051.98	\$781.15	\$270.83
	Employee + Child(ren)	\$845.45	\$649.65	\$195.79
	Employee + Family	\$1,456.86	\$1,038.93	\$417.93
 HDHP + HSA	Employee Only	\$473.31	\$419.85	\$53.46
	Employee + Spouse/DP	\$1,009.60	\$792.94	\$216.67
	Employee + Child(ren)	\$826.49	\$669.86	\$156.64
	Employee + Family	\$1,368.57	\$1,034.22	\$334.35

More choices mean more flexibility. **See the next page to compare your options.**

Ready to Enroll?

Scan the QR
code to enroll



SCAN ME

REMEMBER: Enroll starting October 19, 2026. You must enroll by November 1, 2026 to have medical benefits in 2027.

Step 1	Step 2	Step 3	Step 4
Check your options.	Find your medical plan.	Enroll beginning <u>Oct. 19</u> .	Confirm your elections.
Review the 2027 Benefit Guide and compare and understand your medical plan choices, costs, and other benefits.	Consider your health care needs, your budget, and which benefits make the most sense for you and your family.	Log into your UKG App or visit UKG Benefits Administration. In the menu, go to <i>Manage My Benefits</i> and click <i>Get Started</i> .	Review your selections carefully and make sure everything is correct before you submit.

Compare Your Medical Plan Options

Features	 EPO	 PPO	 HDHP + HSA
	✓	✓	✓
Cost per paycheck	Higher	Mid-range	Lowest
Amy's HSA Contribution Individual/\$1,000; Family/\$2,000	–	–	✓
Amy's Medical Plan Deductible Credit Employee Only/\$750; Employee+1/\$1,500	✓	✓	–
Health Care Flexible Spending Account (FSA)	✓	✓	–
Annual deductible to satisfy	✓	✓	✓
Coinsurance for services	✓	✓	✓
Copay for services	✓	–	–
Emergency Room copay	✓	✓	✓
In-network coverage (Anthem/BCBS)	✓	✓	✓
Out-of-network coverage	–	✓	✓



SCAN ME

HAVE QUESTIONS?

Learn more about all three medical plans by scanning the QR code or visiting amysbenefits.com.

Additional Benefits Updates

Prescription Safety Glasses: VSP vision coverage now includes prescription safety glasses through ProTec, separate from the regular eyewear benefit. Select frames and lenses may be fully covered; other safety frames have a \$65 allowance.

Life & Disability: Lincoln Financial will replace Prudential as our Life and Disability benefits provider effective January 1, 2027. Lincoln will administer Short-Term Disability, Long-Term Disability, Employee Life, and Spouse Life insurance plans. Guaranteed Issue amounts for voluntary life insurance are increasing to \$300,000 for employees and \$50,000 for spouses, allowing many employees the option to elect higher coverage without Evidence of Insurability (EOI).

FSA & HSA: Transamerica will replace iSolved as our FSA administrator effective January 1, 2027. Transamerica will also administer our new Health Savings Account (HSA) for employees enrolled in the HDHP + HSA plan. Employees will have one trusted partner to manage both FSA and HSA benefits.

CURIOUS ABOUT THE HSA?



Scan the QR code to watch a short video and learn more!