CALIBER

2027 Benefits Open Enrollment

Action required!

NOVEMBER 2 – 13, 2026

YOUR BENEFITS at work



WHAT YOU NEED TO KNOW

Updates to benefits for 2027

SPEED READ

- Enroll and confirm your 2027 benefits between **November 2 – 13** in Workday.
- **If you're currently enrolled in the PPO medical plan, you must take action and choose a new medical plan for 2027. Your current plan will not carry over.** If you don't enroll in a new plan, you will not have medical coverage in 2027.
- If you want to contribute to an HSA or FSA in 2027, you'll need to make a new contribution election. Your other 2026 elections will roll over to 2027.

We're making it easier to enroll.

This year, we've made enrolling easier than ever with our move to Workday, giving you a simple, streamlined way to review your options and make your elections in just a few steps.

We're also excited to keep offering the Surest plan, bring back Blue Cross Blue Shield (BCBS), and introduce new programs like OneImaging, giving you even more quality care options that save you both time and money.

And with all these great changes, here's the best part: the vast majority of our plans and rates are staying exactly the same for 2027, including dental, vision, spouse and child life insurance, accident insurance, critical illness insurance, hospital indemnity insurance, the legal plan and ID theft protection. So while there's plenty to be excited about, much of what you already know and love isn't going anywhere.

Enroll through Workday

As part of moving the Open Enrollment process to Workday, you'll need to review your 2026 benefit elections.

Confirm they're correct and update your life insurance beneficiaries (the people you choose to receive your life insurance benefits if you die). It only takes a few minutes and it helps make sure your life insurance benefits go to the right people.



Moving medical plans from UMR to Blue Cross Blue Shield of Texas (BCBS)

Back by popular demand, the PPO and High Deductible Health Plan will move from UMR to BCBS, bringing you better access to a connected health care experience and improved digital tools, including BCBS Health Advocacy Solutions (HAS), which will replace Accolade starting January 1.

Introducing OneImaging

The Surest and BCBS HDHP and PPO Plans are partnering with OneImaging if you need an X-ray, MRI, CT scan, ultrasound or mammogram. OneImaging helps you find a high-quality imaging facility near you, set up your appointment and make scheduling easy, while helping you save on the cost of care by over 50%.

Check out your 2027 benefits, use the Medical Plan Recommendation Tool within Ask Benny and get answers to questions through our AI-powered search on **CaliberBenefitsAtWork.com**.



A new PPO network for some ZIP codes

In 2027, the PPO Plan will require you to use BlueHPN (High Performance Network) if you live within certain ZIP codes. BlueHPN is a hand-picked network of thousands of doctors and facilities focused on providing top-quality care. **If you live within a BlueHPN ZIP code and use doctors and facilities outside BlueHPN, your care will not be covered (unless it's an emergency.)** If you have covered dependents that live somewhere else (like kids away at college), be aware that the BlueHPN network assignment is based on your ZIP code.

If you live outside of the ZIP codes required to use BlueHPN, you'll have access to the BCBS broad network of providers and facilities for care.

ENROLLMENT REQUIRED IF YOU'RE CURRENTLY IN THE PPO PLAN

Because of the changes to the PPO plan, if you're currently enrolled in the PPO and would like medical coverage in 2027, you need to re-enroll during Open Enrollment. **Your current plan will not carry over. If you don't enroll in a new plan, you will not have medical coverage in 2027.**



Get help picking a plan

Our new Medical Plan Recommendation Tool through Ask Benny on **CaliberBenefitsAtWork.com** will ask you a few short questions and help you understand what plan might make sense for you.

Changes to medical plans

There are some updates to all the medical plans, including:

- A higher cost per paycheck
- Increases to the copay amount for primary care and specialist visits under the Surest plan
- If you're enrolled in the BCBS HDHP or PPO, or Surest plans, the amount you pay for an emergency room visit will increase in 2027 if you aren't admitted to the hospital following the visit.
- An increase to the out-of-pocket maximum for the BCBS PPO and Surest plans

Pairing optional life and AD&D

Optional life and Accidental Death & Dismemberment (AD&D) used to be separate plans. Now they're combined. That means if you enroll in optional life, you'll automatically be enrolled in the AD&D, with one combined cost.

If you declined this coverage in the past, you have another chance to enroll during Open Enrollment. You can purchase coverage up to a certain amount with no health questionnaire required.

If you were only enrolled in AD&D in 2026, **you'll need to elect new coverage** under the combined plan for 2027.



90-day retail prescription drugs through Walgreens

Starting January 1, 2027, you'll have two convenient ways to receive 90-day supplies of maintenance medications: Walgreens pharmacies nationwide or Optum Home Delivery. Choosing one of these options helps maximize your prescription benefits and minimize out-of-pocket costs.

Save more in your Health Savings Account (HSA)

If you enroll in the BCBS or Kaiser HDHP plans, the IRS has increased the amount you can save in an HSA in 2027 to:

- **$4,500** if you only cover yourself
- **$9,000** if you cover others

And if you're over age 55, you can continue to contribute an additional $1,000 each year.

AVAILABLE TO EVERYONE!

Two new medical benefits available even if you aren't enrolled in a Caliber plan.

We're introducing a **$29 virtual care** visit through Optum that is available to all Caliber teammates.

All teammates and their family members will also have access to the Optum Perks card, which offers access to prescription drugs at a much lower price.

These programs will both launch on January 1, 2027.

WHAT YOU NEED TO KNOW

Who can I cover?

Generally, you're eligible for Caliber benefits if you're an active regular full-time or part-time teammate scheduled to work 30 or more hours per week.

You can also enroll eligible dependents in medical, dental and vision coverage, but only if you're also enrolled. Your eligible dependents include:

- Your legal spouse or domestic partner
- Your children or your domestic partner's children up to age 26
- Children with disabilities who became disabled on or before age 26 and depend on you for support
- Children for whom the plan is required to provide coverage under a Qualified Medical Child Support Order (QMCSO)

Teammates averaging 30+ hours a week are eligible for these benefits; those under 30 hours, and contractors, are not.

Some benefits, however, are available to all teammates regardless of health plan eligibility and don't require enrollment. Those benefits are separate from the eligibility rules above.

What if I need to make changes during the year?

Outside of Open Enrollment, you can only make changes if you have a qualifying life event like:

- Getting married or divorced
- Having or adopting a child
- A spouse gaining or losing other coverage
- A change in employment status

If one of these happen, you typically have a limited, 30-day window from the date of the event to update your elections in Workday. Outside of that, benefit elections are locked in until the next Open Enrollment.

You can update your 401(k) contributions, Health Savings Account (HSA) contributions and enroll in Pet Insurance at any time during the year.

Want to learn more?

Visit **CaliberBenefitsAtWork.com** or scan the QR code.

Do I need to verify my dependents?

If you're adding a dependent to medical coverage for the first time, you'll need to confirm their eligibility. When you add them in Workday, provide their Social Security Number and upload verification documents (such as a marriage certificate, domestic partner affidavit or birth certificate).

Dependents who aren't verified by the deadline may be dropped from coverage.

Questions on life events or dependent verification?

Call the Benefits Center for help submitting documents or checking verification status. Or log in to Workday to view your verification status and upload documents.

Do you and your spouse or child both work for Caliber?

You can't cover your spouse or dependent child(ren) under your Caliber benefits if they also work for Caliber and are eligible to enroll in their own coverage.

If both parents of a dependent child(ren) work for the company, only one spouse or parent may elect coverage for eligible dependent child(ren) under the Child Life Insurance Plan.

In addition, you cannot elect Optional Spouse or Child Life Insurance if your spouse or child(ren) also works for Caliber and receives their own coverage.





WHAT YOU NEED TO DO

Your enrollment timeline



NOW — NOVEMBER 1

Review your 2027 needs and options

Life changes — and so do your benefit needs. Think about what's ahead for you and your family in 2027, including new doctors, medications, life events or expenses you're planning for.

You can see your 2026 benefit choices in Workday. Before you enroll for 2027, take a minute to review what you're enrolled in today.

Then, look at what's changing. With new networks, updated plans and new costs, the choice that made sense for you this year might not make sense next year.

If you're considering enrolling in the BCBS PPO Plan, you can make sure your preferred providers are in-network by visiting **bcbstx.com/caliber** (see **page 11** for more detail) or call the BCBS Health Advocacy Solutions (HAS) at **1-855-552-7960**.



NOVEMBER 2 — 13

Log in to Workday and enroll

Between November 2 - 13, confirm your 2027 benefit choices, update your life insurance beneficiaries and set your contribution amounts for your Health Savings Account (HSA) or Flexible Spending Accounts (FSAs) in Workday.

You can also enroll by phone by calling the Caliber Benefits Center at **1-844-347-8941**, Monday — Friday, 7 a.m. — 7 p.m. CT.

What happens if you don't enroll?

If you have the PPO medical plan, it will not carry over next year. You must choose a new medical plan to have medical coverage in 2027.

If you have the **Surest, Kaiser or HDHP medical plan**, your current coverage will carry over into 2027.

No matter which plan you have, you'll also need to make new **HSA and FSA contribution elections** for 2027.

For important legal notices and required disclosures, visit **CaliberBenefitsAtWork.com**.

DECEMBER 2026

Watch your mail at home

In late December, you'll get new medical ID cards from Surest or BCBS. If you switched plans for 2027, be sure to use the new card and if you need extra copies, just contact your 2027 carrier directly.

You'll also receive a welcome kit in the mail that includes a OneImaging sticker for your medical plan ID card if you enrolled in Surest or one of the BCBS medical plans.

If you enrolled in a Flexible Spending Account (Health Care or Limited Purpose) or the Health Savings Account for the first time, you'll receive a debit card in the mail. Remember, the Dependent Care Flexible Spending Account does not get a debit card.

JANUARY AND BEYOND

Enjoy your benefits

Your Benefits at Work offers access to everyday deals, programs, resources and tools. Many are free to use and will help you save money and time. Visit **CaliberBenefitsAtWork.com** any time to learn more.

What if I have questions?

We've got you. Here's how to get help when you need it:

Caliber Benefits Center
1-844-347-8941
Monday — Friday, 7 a.m. — 7 p.m. CT
Spanish-speaking representatives available

CaliberBenefitsAtWork.com
Available 24/7
View in Español, Italiano, Polski, 한국어 and Русский. Ask a question in any language in the AI-powered search.

Workday questions or support?
Call 877-ASK CALI (275-2254), option 4
Monday — Friday 8 a.m. — 5 p.m. CT.

ENROLL DURING OPEN ENROLLMENT

Medical

SPEED READ

- In 2027, we continue to offer three medical plans to all teammates and two Kaiser plans to teammates living in certain states.
- The nationally-offered PPO and HDHP plans will be managed by BCBS.
- The Surest Plan is still available with some changes and a significant per paycheck cost increase.

Our medical plan options all offer comprehensive care, including access to free in-network preventive care, virtual care and prescription drug coverage. The difference really comes down to how you want to pay for care and network access. If you need help choosing, use the Medical Plan Recommendation Tool within Ask Benny on **CaliberBenefitsAtWork.com**.

	BCBS HDHP 3800	BCBS PPO 1500	SUREST	Kaiser HMO 1500 Offered in limited states	Kaiser HDHP 3000 Offered in limited states
Offered to	Everyone			Teammates living in CA, CO, GA, MD, OR, VA, WA and Washington D.C.	
What you pay each payday	$	$ $ $	$ $	$ $	$
When you see a doctor	$ $ $ You pay the full cost yourself until you reach $3,800. After that, the plan starts sharing the cost with you.	$ You pay a set amount (like $25) for most visits — no guessing.	$ $ Before you book an appointment, you can look in the Surest app to see what that specific doctor will cost you. Prices differ from doctor to doctor.	$ You pay a set amount (like $25) for most visits — no guessing.	$ $ $ You pay the full cost yourself until you reach $3,000. After that, the plan starts sharing the cost with you.
A good fit for you if	You're mostly healthy, don't see the doctor often and want to keep more money in your paycheck. You can also open a savings account (HSA) to set aside money, tax-free, for medical costs.	You see in-network doctors often, take regular medications or just want to know exactly what a visit will cost every time. You're OK using BlueHPN if you're in a BlueHPN ZIP code.	You don't want to deal with a deductible or coinsurance and like to compare prices when you get care.	You want to know exactly what a visit will cost and you're comfortable using only Kaiser doctors and facilities.	You're mostly healthy, don't see the doctor often and want to keep more money in your paycheck. You can also open a savings account (HSA) to set aside money, tax-free, for medical costs.

2027 Weekly cost per paycheck

	BCBS HDHP 3800	BCBS PPO 1500	SUREST	Kaiser HMO 1500 Offered in limited states	Kaiser HDHP 3000 Offered in limited states
You only	$44.00	$104.00	$85.00	$86.00	$55.00
You + spouse/ domestic partner	$106.00	$238.00	$196.00	$230.00	$140.00
You + child(ren)	$86.00	$187.00	$153.00	$185.00	$112.00
You + family	$144.00	$324.00	$267.00	$297.00	$179.00

Considering enrolling in the BCBS PPO? Be sure you understand how the network works *before* making your election!

Depending on where you live, the BCBS PPO may require you to use the BlueHPN (High Performance Network), which is a smaller network of high-quality doctors, rather than the broad BCBS network.

How do I know if I'm in a BlueHPN ZIP code?

It depends on where you live. When you go to Workday during enrollment, your BCBS PPO plan option will include "HPN" in the name if the network is available to you. If you aren't eligible, it won't have HPN in the name. You can also call BCBS Health Advocacy Solutions at **1-855-552-7960** to check for you.

What happens if I go to a doctor outside BlueHPN?

If you live within a BlueHPN ZIP code and use doctors and facilities outside BlueHPN, your care will not be covered (unless it's an emergency.)

What if I don't live in a BlueHPN ZIP code?

If you don't live in a BlueHPN ZIP code, then you're not limited to BlueHPN. You'll have access to the full BCBS network of doctors and hospitals instead.

How do I know if my doctor is in the BlueHPN?

Call BCBS Health Advocacy Solutions at **1-855-552-7960** or visit **bcbstx.com/caliber**. Scroll down to "Basic search as a guest" and answer the questions as follows:

- **SELECT THE TYPE OF PLAN OR NETWORK:** Click on "Medical Plan or Network".
- **SELECT THE STATE WHERE THE PLAN OR NETWORK IS OFFERED:** Click on the state where you live.
- **SELECT HOW YOU GET HEALTH INSURANCE:** Click on "Medical (Employer-Sponsored)"
- **SELECT A PLAN OR NETWORK:** Select "National Blue High Performance Network"

Then click "Continue" and you'll be taken to the screen where you can search by the name of your provider, facility or service type.



2027 Medical plan comparison chart: what you pay for in-network care

	BCBS HDHP 3800	BCBS PPO 1500
Tax-advantaged account	HSA and Limited Purpose FSA	Health Care FSA
Deductible (You only | You + others)	**$3,800 | $7,600**	**$1,500 | $3,000**
Out-of-pocket maximum (You only | You + others)	**$7,000 | $14,000**	**$5,500 | $11,000**
Routine preventive care	Free, covered **100%**	Free, covered **100%**
Primary care office visits	You pay **25%**, after deductible	**$25**
Specialist office and virtual visits	You pay **25%**, after deductible	**$55**
Behavioral health office visits	You pay **25%**, after deductible	**$25**
Primary care virtual care visits	Free, covered **100%**	Free, covered **100%**
Urgent care	You pay **25%**, after deductible	**$55**
Emergency room visit	You pay **25%** coinsurance, after deductible + **$500**	You pay **20%** coinsurance, after deductible + **$500**
Prescription drug (30-day fills)		
Generic	You pay **25%**, after deductible	**$10**
Preferred brand	You pay **25%**, after deductible	**$25**
Non-preferred brand	You pay **25%**, after deductible	**$40**
Prescription drug (90-day fills via Walgreens or mail-order)		
Generic	You pay **25%**, after deductible	**$25**
Preferred brand	You pay **25%**, after deductible	**$62.50**
Non-preferred brand	You pay **25%**, after deductible	**$100**
Specialty	You pay **25%**, after deductible	**20%** (up to $250)

* Teammates in parts of California, Colorado, Georgia, Maryland, Oregon, Virginia, Washington state and Washington, D.C. may be eligible to enroll in the Kaiser medical plans.

** Prescription drug coverage varies by state, maximums will apply.

SUREST	Kaiser HMO 1500 Offered in limited states*	Kaiser HDHP 3000 Offered in limited states*
Health Care FSA	Health Care FSA	HSA and Limited Purpose FSA
None | None	**$1,500 | $3,000**	**$3,000 | $6,000**
$5,500 | $11,000	**$4,500 | $9,000**	**$6,000 | $12,000**
Free, covered **100%**	Free, covered **100%**	Free, covered **100%**
$25—$135	**$25**	You pay **20%**, after deductible
$25—$135	**$50**	You pay **20%**, after deductible
$25	**$25**	You pay **20%**, after deductible
Free, covered **100%**	Free, covered **100%**	Free, covered **100%**
$80	**$50**: CO, Mid-Atlantic, Northwest **$25**: WA, CA, GA	You pay **20%**, after deductible
$900	You pay **20%**, after deductible	You pay **20%**, after deductible
$10	**$10**	You pay **20%**, after deductible**
$25	**$25**	You pay **20%**, after deductible**
$40	**$25**	You pay **20%**, after deductible**
$25	**$20**	You pay **20%**, after deductible**
$62.50	**$50**	You pay **20%**, after deductible**
$100	**$50**	You pay **20%**, after deductible**
20% (up to $250)	**20%** (up to $250)	You pay **20%**, after deductible**

YOUR BENEFITS AT WORK

ENROLL DURING OPEN ENROLLMENT

Dental

SPEED READ

- You can pick from three dental plans through Cigna.
- No matter which plan you pick, exams, cleanings and X-rays are free when you use an in-network dentist. The plans differ in whether you can see out-of-network providers, how much you'll pay for care and how much the plan will cover each year.
- You won't receive an ID card from Cigna. Instead, let your provider know you're covered under **Caliber's plan and the group number is 333538**.

Dental plan summary: what you pay for in-network care

	STANDARD DENTAL HMO PLAN (In-network only)	BASIC PLUS DENTAL PLAN*	ENHANCED DENTAL PLAN WITH ORTHODONTIA*
Calendar-year deductible (You only | You + others)	None	**$50 | $150**	**$50 | $150**
Calendar-year maximum (per person)	None	**$1,000**	**$2,000**
Preventive services (exams, cleanings, X-rays)	**$0**	**$0**	**$0**
Basic services (fillings, extractions, root canals)	Copays vary; see the Patient Charge Schedule at **CaliberBenefitsAtWork.com**	**30%** coinsurance, after deductible	**20%** coinsurance, after deductible
Major services (crowns, dentures, fixed bridges)	See the Patient Charge Schedule at **CaliberBenefitsAtWork.com**	**50%** coinsurance, after deductible	**50%** coinsurance, after deductible
Orthodontia	**$51**/month (children) **$72**/month (adults) Additional copay for setting, removal and retainers Maximum benefit of 24 months	Not covered	**50%** coinsurance (no deductible), **$1,500** per person lifetime maximum

* If you visit an out-of-network provider, you're responsible for any charges above the usual, customary and reasonable limits.

2027 Weekly cost per paycheck

	STANDARD DENTAL HMO PLAN	BASIC PLUS DENTAL PLAN	ENHANCED DENTAL PLAN WITH ORTHODONTIA
You only	**$2.94**	**$6.12**	**$8.16**
You + spouse/ domestic partner	**$5.39**	**$10.71**	**$14.28**
You + child(ren)	**$6.37**	**$12.24**	**$16.32**
You + family	**$8.33**	**$15.81**	**$20.40**

YOUR BENEFITS AT WORK

ENROLL DURING OPEN ENROLLMENT

Vision

SPEED READ

- Caliber offers two vision plans through VSP: the Standard Vision Plan and the Enhanced Vision Plan.
- Both plans cover a yearly eye exam for a $10 copay.
- The Enhanced Plan gives you a bigger allowance toward glasses, frames and contacts. You won't receive an ID card from VSP. Instead, let your provider know you're covered under Caliber's plan and provide your Social Security number.

Vision plan summary: what you pay for in-network care

	STANDARD VISION PLAN	ENHANCED VISION PLAN
Exam (every 12 months)	**$10**	**$10**
Prescription glasses	See lenses, lens enhancements and frames for details	See lenses, lens enhancements and frames for details
Lenses (single vision, lined bifocal, lined trifocal — once every 12 months)	Included in prescription glasses	Included in prescription glasses
Lens enhancements (once every 12 months)	Standard progressive: **$0** Premium progressive: **$95—$105** Custom progressive: **$150—$175**	Standard progressive: **$0** Premium progressive: **$95—$105** Custom progressive: **$150—$175**
Frames	**EVERY 24 MONTHS:** **$160** allowance for a selection of frames (you pay the rest) **$180** allowance for featured brands (you pay the rest) **20%** savings on the amount over your allowance	**EVERY 12 MONTHS:** **$185** allowance for a selection of frames (you pay the rest) **$205** allowance for featured brands (you pay the rest) **20%** savings on the amount over your allowance
Contact lenses (instead of glasses, every 12 months)	Up to **$60** for exam (you pay the rest) **$160** allowance* for contacts, copay doesn't apply (you pay the rest)	Up to **$60** for exam (you pay the rest) **$185** allowance* for contacts, copay doesn't apply (you pay the rest)
VSP LightCare	Use **$160** frame/lens benefit for non-prescription sunglasses or blue-light filtering glasses (you pay the rest)	Use **$185** frame/lens benefit for non-prescription sunglasses or blue-light filtering glasses (you pay the rest)

* Copay does not apply to the contact lens allowance.

2027 Weekly cost per paycheck

	STANDARD VISION PLAN	ENHANCED VISION PLAN
You only	**$0.99**	**$1.62**
You + spouse/ domestic partner	**$1.39**	**$2.28**
You + child(ren)	**$1.48**	**$2.44**
You + family	**$2.49**	**$4.08**



Health care extras

SPEED READ

- These programs are here to save you time and money.
- Most are already included, at no extra cost, if you're enrolled in a Caliber medical plan.
- Many of these are just a phone call, click or app download away, and you can use them without an appointment.

Dedicated support for health care

All of your medical plans give you access to a dedicated support specialist who can answer questions, help you find a doctor, resolve bills and even make appointments for you — for free. The service you have access to depends on your medical plan enrollment:

- **NEW FOR 2027!** BCBS Health Advocacy Solutions (BCBS HDHP or PPO)
- Surest (Surest)
- Kaiser (Kaiser HMO or HDHP)

Your number is on the back of your medical ID card. It's free and completely confidential.

Virtual Care

Connect instantly with doctors, therapists and primary care providers from your phone, tablet or laptop. Use it when you're not feeling great, staying healthy, need mental health support or you're traveling.

Your cost per visit depends on your plan.

If it's a life-threatening or serious emergency, go to your nearest emergency room or call 911.

Prescription coverage

No matter which medical plan you choose, prescription drug coverage is included automatically at no additional cost.

The Surest and BCBS medical plans also offer access to mail-order or fills at Walgreens locations if you're looking to fill 90-day supplies of maintenance drugs. Costs are usually lower for generic drugs, higher for brand-name drugs and may vary for specialty medications.

Check your plan's details in the medical plan comparison chart to see your plan's costs or contact Optum Rx to review your specific prescription drug coverage questions.

Virtual physical therapy

AVAILABLE IF YOU'RE ENROLLING IN SUREST, BCBS HDHP OR PPO

Hinge Health is available to help you with neck, shoulder, back, hip, knee or pelvic floor pain. It's easy to use — just download the Hinge Health app, answer a few questions and get a custom plan built for you.

You'll get exercises to do at home, plus chat with a real physical therapist and health coach whenever you need support. No office visit required and it's free to use.

Medical imaging

NEW FOR 2027! If you're enrolling in Surest, or the BCBS HDHP or PPO, OneImaging is your medical imaging provider for MRIs, CT scans, X-rays, ultrasounds and mammograms. They can help you find a convenient center, schedule your appointment and get support along the way. Activate your account now at **join.oneimaging.com/caliber** so you're ready when imaging is recommended in 2027, then simply send your provider's order to OneImaging once you need it.

Care for everyone

$29 Virtual care visits

Starting January 1, 2027, you can see a doctor through Optum for a flat $29 per visit. **These visits are offered to all teammates, even if you aren't enrolled in a Caliber medical plan**.

Prescription drug discounts

Sign up for the Optum Perks card, which offers you access to prescription drugs at significantly discounted prices. This card is offered to all Caliber teammates, no enrollment in a Caliber medical plan required.

Weight management

Wondr™ is a digital weight management program that teaches science-based skills to help you build healthier eating habits, support weight management goals, improve sleep and energy, and create lasting habits for long-term health. Caliber teammates and eligible family members are eligible. Learn more at **wondrhealth.com/Caliber**.

ENROLL DURING OPEN ENROLLMENT

Supplemental medical coverage

SPEED READ

- These benefits offer a cash benefit that's sent right to you if you have an eligible illness, injury or hospital stay.
- You can use the money however you want — for your mortgage/rent, for child or pet care, groceries or even for medical expenses.
- These plans can be paired with any of Caliber's medical plans, but you don't need to be enrolled in a medical plan.

Supplemental medical plans offer you a cash benefit if you have a covered illness, accident or hospital stay during the year. These plans are meant to pair with — not replace — your medical plan, giving you financial peace of mind if something happens.

	CRITICAL ILLNESS	ACCIDENT COVERAGE	HOSPITAL INDEMNITY
What's the same	• You decide how to use your money — mortgage/rent, for child or pet care, groceries or even for medical expenses • Dependent coverage available		
What's different			
What it covers	Illnesses like (but not limited to): • Cancer • Stroke • Heart attack • Kidney failure	Injuries like (but not limited to): • Fractures • Burns • Ligament damage • Concussions	• Hospital admission and stays • Maternity stays • ICU/NICU confinement • Inpatient rehab stays
What it offers	You choose how much coverage you'd like to purchase: **$15,000** or **$30,000**, or 50% of your election for your spouse and/or child(ren) Get paid $50 per person per year just for completing a health screening (physical exam, dental appointment, eye exam, etc.)	Your payout depends on which plan you enroll in (the High Plan or Low Plan) and type of injury you have	Your payout depends on which plan you enroll in (the High Plan or Low Plan), how long you're in the hospital and the type of hospitalization

What you'll pay for coverage

Your contribution amounts are in Workday during Open Enrollment, which is the only time you can elect this coverage. Rates vary depending on your benefit election. The cost of coverage for these plans are paid with after-tax dollars.

ENROLL DURING OPEN ENROLLMENT

Tax-advantaged accounts

SPEED READ

- Which account you can use depends on your medical plan (except for the Dependent Care FSA, which anyone can enroll in).
- You put money in through payroll deductions.
- Some accounts let unused money roll over. Others don't, so be careful not to oversave.

	IF YOU'RE IN AN HDHP (BCBS or Kaiser)	IF YOU'RE IN THE PPO, SUREST, KAISER HMO or if you waive medical coverage	NO MATTER WHAT MEDICAL PLAN YOU'RE IN
Your account	Health Savings Account (HSA) and Limited Purpose FSA	Health Care Flexible Spending Account (FSA)	Dependent Care FSA
2027 limit	**HSA: $4,500** you only **$9,000** if you cover others (plus an extra **$1,000** per year if you're age 55+) **LIMITED PURPOSE FSA: $3,400**	**$3,400**	**$7,500** for single parents or married couples filing jointly **$3,750** for married individuals filing separate
Covers	**HSA:** doctor appointment, prescriptions, coinsurance and every day expenses like pain relievers, allergy medicine, sunscreen and menstrual products **LIMITED PURPOSE FSA:** dental and vision expenses only, unless you have met your medical annual deductible	Doctor appointments, prescriptions, coinsurance, dental and vision expenses, over the counter expenses like medications and every day expenses like pain relievers, allergy medicine, sunscreen and menstrual products	Child care and elder care (this account does not cover medical expenses for your dependents)
Rolls over?	**HSA:** Yes, forever **LIMITED PURPOSE FSA:** Currently up to **$680** — anything over this amount is lost at the end of the calendar year	Currently up to **$680** — anything over this amount is lost at the end of the calendar year	No, any funds remaining at the end of the calendar year are lost
When funds are available	**HSA:** Once they're deposited in your account through payroll deductions **LIMITED PURPOSE FSA:** Access all funds any time, based on your annual contribution	Access all funds any time, based on your annual contribution	Once they're deposited in your account through payroll deductions

YOUR BENEFITS AT WORK

ENROLL DURING OPEN ENROLLMENT

Life and AD&D insurance

SPEED READ

- Caliber automatically gives you Basic Life and AD&D at no cost to you.
- Optional Life and AD&D are now paired. If you enroll in one, you get the other automatically, with one combined cost.
- If you were previously enrolled in only Optional AD&D coverage, you need to make a new election for paired Optional Life and AD&D to have coverage in 2027.

Basic life and AD&D

NO ENROLLMENT REQUIRED, PROVIDED AND PAID FOR BY CALIBER

Your Basic Life and AD&D Insurance benefits are fully provided and paid by Caliber. In the event of your death or a covered serious injury, the benefit will be paid to the person or people you have names as your beneficiary(ies) in Workday.

You'll see the benefit amount you're eligible for when you enroll.

Optional life and AD&D

ENROLL DURING OPEN ENROLLMENT

Optional life and AD&D are financial benefits you can purchase that are paid to your named beneficiary.

If you enroll in one, you'll automatically get the other too, at no extra cost. You can purchase:

- **FOR YOURSELF:** available in **$10,000** increments, up to **5x** your salary (max **$750,000**).
- **FOR YOUR SPOUSE/DOMESTIC PARTNER:** **$10,000** increments, up to **$250,000** (not to exceed your coverage).
- **FOR YOUR CHILD(REN):** **$1,000** for children 14 days—6 months; **$10,000** or **$20,000** for children over 6 months and through age 25.
- Optional life coverage over a certain amount may require Evidence of Insurability (EOI).

Optional life and AD&D are optional and you can enroll as a new hire, during Open Enrollment or with a qualifying life event.



For benefits that are based on your annual salary, Caliber uses your annual income (from October 1, 2025 to September 30, 2026, or your annual income as a new hire if you were hired after September 30, 2026.)

ENROLL DURING OPEN ENROLLMENT

Disability

SPEED READ

- You're automatically enrolled in short-term disability (STD) as a new hire and once you complete a year of employment, with the option to opt out.
- You can enroll in long-term disability (LTD) for financial protection beyond 26 weeks.
- STD and LTD are administered by New York Life.

Sometimes life takes an unexpected turn. And while it may sideline your finances, it doesn't have to sideline your recovery and focus on what matters most.

Short-term disability (STD)

If you can't work due to illness, injury or childbirth recovery, STD replaces a portion of your income, for up to 26 weeks.

You're automatically enrolled as a new hire and again once you complete a year of employment, with the option to opt out at either point. During Open Enrollment each year, you can enroll or decline coverage.

If you have an approved claim, STD benefits begin after your illness or injury has kept you from working for seven days (called the waiting period). You can also use available PTO to continue getting paid while you wait for your STD benefits to begin.

Contact Alight to start the claims process.

Long-term disability (LTD)

If your condition keeps you out of work for longer than 26 weeks, LTD helps protect your income. This benefit replaces up to 60% of your pay (up to a monthly maximum) so you can continue to meet your financial needs while focusing on recovery.

What you'll pay for coverage

STD and LTD rates are provided on Workday during enrollment and may vary depending on your salary, benefit election and/or age.

Have questions about how your STD or LTD policy applies to your situation? Contact New York Life directly for coverage details.

HOW STD & LTD WORK TOGETHER

DAY 1
Submit claim to Alight
If you have a planned leave, you can submit claims to Alight in advance.

DAY 8
STD benefits begin
After the 7-day elimination period, STD benefits begin for illness or injury*

26 WEEKS
LTD benefits begin
STD benefits end and LTD benefits begin (if applicable).

* STD benefits begin after a 7-day elimination period, meaning you must be unable to work due to a qualifying illness or injury for seven consecutive days before benefits become payable.

NEWLY ENROLLED FOR 2027?

If you're newly enrolling in STD or LTD for 2027, your coverage takes effect on your first day actively at work in 2027.

For LTD, benefits won't be paid for a disability that begins within your first 12 months of coverage if it's caused by a pre-existing condition.

A pre-existing condition is one you received treatment, care, diagnostic services or prescribed medication for—or reasonably should have seen a doctor about—in the 3–6 months before your coverage took effect.

YOUR BENEFITS AT WORK

ENROLL ANY TIME

401(k)

SPEED READ

- You're automatically enrolled in the 401(k) after 30 days from your hire or rehire date at a 2% contribution amount, unless you opt out or elect a different amount.
- You can participate in the 401(k) even without enrolling in other Caliber benefits.
- Caliber adds money to your account too, matching part of what you put in.

A 401(k) is a savings account for retirement.

Money comes out of your paycheck automatically and goes into the account, before you even see it. Over time, that money can grow, so you'll have savings for when you stop working someday.

Here's how you can contribute to your Caliber 401(k):

Pre-tax

Your money goes in before taxes are taken out. This lowers your taxes now. You'll pay taxes on it later, when you take the money out in retirement.

Roth (after-tax)

Your money goes in after taxes are taken out. You won't pay taxes on it again later, when you retire.

You can raise, lower or stop your contributions whenever you want. Each year, the IRS sets a limit on how much you're allowed to put into your account. For 2026, that limit is **$24,500** if you're under 50.

If you're 50 or older, you can put in extra money each year. If you're 60 to 63, you can put in even more.

Caliber adds money, too

For every dollar you put in, Caliber adds 50 cents — up to 6% of your pay. That means Caliber can add up to 3% of your pay total.

Your contributions, plus Caliber's match, can't add up to more than $72,000 (subject to change in 2027).

Getting started

You're eligible to enroll as of your hire date but are automatically enrolled in the 401(k) after 30 days of working at Caliber at a 2% contribution amount. Caliber will start matching your contributions right away.



For every day

SPEED READ

- These benefits will save you money on common life expenses.
- Some of these benefits are offered at no cost to you.
- To learn more about all of these programs, including costs and how to access the programs, visit **CaliberBenefitsAtWork.com**.

Commuter benefits

ENROLL ANY TIME

Set aside tax-free money from your paycheck to pay for your commute — bus, subway, vanpool, rideshare, ferries or parking at work. You can currently contribute up to **$340** a month (this limit is set by the IRS and can change each year). Changes you make by the 15th of the month take effect the following month.

Pet insurance and discounts

ENROLL ANY TIME

Caliber offers three ways to save on expenses for your pets, including pet insurance through Nationwide and discount programs through Pet Assure. You can add a new pet at any time.

Enroll in the Nationwide program at **partnersolutions.nationwide.com/pet/calibercollision**. Pet Assure enrollment is through Workday.

Identity protection

ENROLL DURING OPEN ENROLLMENT OR ANY TIME AFTER JANUARY 1, 2027

This coverage helps you restore your identity if it's stolen. The plan watches for threats, blocks hackers and alerts you to anything suspicious. You can cover yourself or your whole family, including your children, parents, grandparents or in-laws. Family members over 65 don't have to be financially dependent on you to be included.

Discounts and deals

NO ENROLLMENT REQUIRED

Through PerkSpot, you get instant access to discounts and coupons on travel, clothing, electronics, appliances and more. It's completely free to use.

Special checking account access

NO ENROLLMENT REQUIRED

You have special access to enroll in the Bank of America Preferred Rewards® program and receive Gold tier benefits. Enroll now to enjoy a wide range of financial benefits and rewards.

Legal Plan

ENROLL DURING OPEN ENROLLMENT

The legal plan fully covers attorney fees for common legal matters. Use it for things like:

- Wills and estate planning
- Traffic fines
- Family matters (adoption, divorce, name changes, prenups)
- Real estate
- Debt collection
- Power of attorney

You also get up to 20 hours of divorce consulting and 20 hours of reproductive services consulting.

Purchasing Power

NO ENROLLMENT REQUIRED

Pay for things like computers, phones, furniture and appliances using deductions from your paycheck. You'll get your purchase right away and pay for it over 12 months. You're eligible to participate after 12 months of service.

Home & auto insurance

ENROLL ANY TIME

Caliber has partnered with Farmers to offer discounted home and auto insurance, plus flood, renter's, boat, motorcycle and RV/trailer policies.

Credit union access

NO ENROLLMENT REQUIRED

Community America (formerly Unify) offers more than a free checking account — you'll get help with buying a car or home, planning for retirement or sending your child to college. (Not available in all areas.)

YOUR BENEFITS AT WORK

Information about your Caliber benefits.

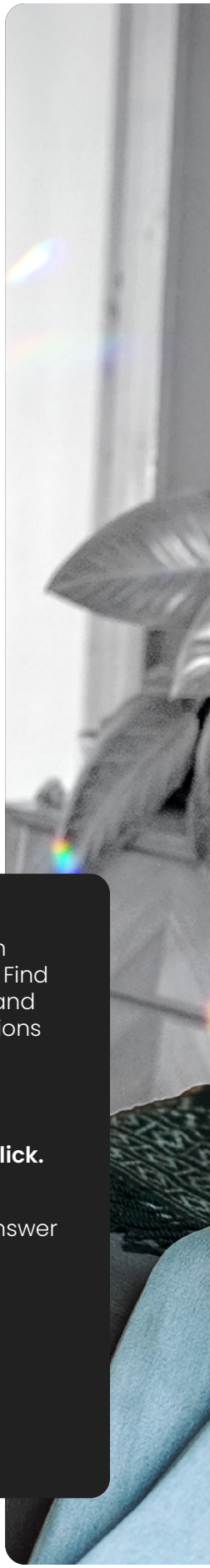
Answers to questions.

Who to call.

Where to go.

Get it all here.

CaliberBenefitsAtWork.com



Your new benefits site does more.

Get information about your benefits. Compare your medical plan options with our Medical Plan Recommendation Tool. Find step-by-step how-tos, phone numbers and websites. And get answers to your questions with our AI-powered search, Ask Benny, available 24/7.

View the entire site in Español, Italiano, Polski, 한국어 and Русский with just one click.

Need another language? Ask Benny a question in any language and get the answer back the same way.

It's all here.

Any time, anywhere, **CaliberBenefitsAtWork.com**.



Get help with	CALL
Benefits enrollment	**1-844-347-8941** Caliber Benefits Center
Medical — BCBS and Health Advocacy Solutions (HAS)	**1-855-552-7960** BCBS
Medical — Surest	**1-866-683-6440** Surest
Medical — Kaiser	**1-800-464-4000** Kaiser
Prescription drug	**1-844-813-7273** Optum RX
Dental care	**1-800-244-6224** Cigna Dental
Vision care	**1-800-877-7195** VSP
Back and joint pain	**1-855-902-2777** Hinge Health
Mental health and everyday support	**1-888-903-0633** SupportLinc
Medical imaging	**1-833-619-0837** OneImaging
HSA	**1-800-357-6246** HSA Bank
401(k)	**1-844-411-4015** Empower
Life, disability, critical illness, accident and hospital indemnity	**1-888-842-4462** New York Life
Leave of absence	**1-866-891-8992** Alight
Legal help	**1-800-821-6400** MetLife Legal Plans
Identity protection	**1-800-789-2720** Allstate
Auto and home insurance	**1-800-438-6381** Farmers
Employee discounts	**1-866-606-6057** PerkSpot
Buy now, pay over time	**1-888-923-6236** Purchasing Power

Need another phone number or website?

Visit **CaliberBenefitsAtWork.com** or scan the QR code to find it.

Caliber Holdings LLC reserves the right to change, amend, suspend or terminate any or all of the benefits listed in this booklet and under the Plan, in whole or in part, without notice, at any time for any reason at its sole discretion. By maintaining these benefits, Caliber Holdings LLC has not entered into an employment contract with any employee. Nothing in the legal Plan documents or in the Summary Plan Description gives any employee the right to be employed by Caliber Holdings LLC or to interfere with Caliber Holdings LLC's right to discharge any employee at any time.