

BENEFITS SUMMARY

Open Enrollment is March 1 – March 31, 2026



At Team Fishel, providing benefits that support your total wellbeing (physical, financial, and emotional) is fundamental to who we are as an organization and team. Please review this summary for important open enrollment information, 2026 Teammate contribution rates, and benefit summaries.

- **Health Insurance:** We are pleased to share that your deductible, copays, and out-of-pocket maximum will all remain the same. Due to rising healthcare costs, medical premium deductions will increase slightly. Team Fishel will continue to cover over 70% of healthcare costs for our Teammates. **What you need to know for April 1, 2026:**
 - A new ID card is on its way! You will need to present the new card to providers starting April 1 to ensure you receive the same in-network coverage.
 - You are still covered through Anthem BCBS, and your one ID card covers medical, dental, and vision.
 - If your current doctor is no longer in-network, Anthem can help redirect you to a provider that is. Visit www.anthem.com to learn more or call 844-971-0026.
- **Consistency You Can Count On:** Your non-medical benefits are staying exactly the same for the upcoming plan year, and we are proud to offer a package that reflects our commitment to your total well-being. While nothing is changing, open enrollment is still a great time to review your current coverage and make any adjustments that fit your needs. Taking care of our Teammates is always a top priority, and we hope this is one less thing to worry about this season!
 - Wellness Program
 - Teammate Assistance Program
 - FEDlogic
 - 401(k) Retirement and Cash Profit Sharing
 - Dental and Vision
 - Paid Leave Benefits
 - Life and Disability

Make The Most Of Your Benefits While Managing Costs:

- Strive to earn Preferred Rates through HealthCheck360's August screenings (*save up to \$6,035 annually if you meet the wellness requirements!*)
- Take advantage of preventive care covered at 100%
- Use in-network providers for the best rates
- Check out FEDlogic's resources! FEDlogic is a **FREE** service that can connect you to alternative healthcare options at lower costs. Check out www.fedlogicgroup.com to learn more.



How to be a Smart Healthcare Consumer

Check out this short video for tips on how you can take care of your health without breaking the bank. www.cbmicrosite.com/video/smartshopper

Learn More & Enroll!

You can find all of Team Fishel's benefit information and an online enrollment form at portal.teamfishel.com.

Please Note: Teammates only need to complete an enrollment form if they are enrolling or making changes.

When Open Enrollment begins:

1

Visit portal.teamfishel.com

2

Click Navigation > Teammate Forms > Health Insurance Enrollment or Change Form

3

Update your information and select your coverage

Questions?

Call 1-800-FISHEL1 or email hrbenefits@teamfishel.com

Open Enrollment: March 1 – March 31, 2026

This is your once-a-year chance to enroll in coverage, decline coverage, or add/drop dependents from coverage. If you do not make changes at this time, you will not have another opportunity to do so until next year's open enrollment unless you experience a "qualifying life event" such as marriage, divorce, birth, adoption, or loss of other coverage. All changes made during Open Enrollment are effective April 1, 2026.

- To enroll or make changes, you must complete the enrollment form and provide documents for enrolling dependents (if applicable).
- These documents are listed on the Dependents Documentation tab of the online enrollment form.
- In addition to the required verification documents, you must also provide the Social Security number for each dependent in accordance with Federal requirements.



The enrollment form and all dependent verification documents must be received by March 31, 2026, or your enrollment will not be processed. If you are already participating in the health plan and do not need to make any changes, you do not need to complete an enrollment form or notify us in any way.

Wellness Program | HealthCheck360

Don't forget about our upcoming wellness screenings in August 2026! You and your spouse (if your spouse is a covered dependent on the health plan) must participate in Team Fishel's Wellness Program through HealthCheck360 to be eligible to earn the preferred rates in the coming year.

The program is voluntary, but Teammates and/or spouses who do not participate in the Wellness Program will not have the opportunity to qualify for a lower contribution rate. If you are enrolling for coverage during open enrollment, and you wish to attempt to qualify for a preferred rate prior to the August wellness screenings, please visit the Teammate Portal as soon as possible for more information. Several important restrictions apply.



For more information about our Wellness Program, Anthem Blue Cross/Blue Shield, and other Team Fishel Benefits, check out the Teammate Portal at portal.teamfishel.com. [Click on Navigation > Teammate Forms > Health Insurance Enrollment or Change Form to complete an online enrollment form.](#)

Federal & State Benefits Advocacy | FEDlogic

FEDlogic experts help you discover and access federal and state benefits you may not know you qualify for, potentially saving you thousands in healthcare, disability, and retirement costs. Getting started is simple: call 877-837-4196 to schedule a free, one-on-one phone consultation with a federal and state benefits expert. Feel free to invite your family to join! During your call, experts will listen to your needs and provide unbiased information to help you make the best decisions for your situation. If you qualify for additional benefits, they will walk you through the enrollment process from start to finish.

Wellbeing Benefits

Team Fishel is committed to supporting your **total well-being**, and your benefits reflect that. From protecting your paycheck to supporting your peace of mind, these benefits are here for you.

- All eligible Teammates receive Company-Paid Basic Life Insurance and Short-Term Disability coverage at no cost, with options to add Voluntary Term Life and Long-Term Disability for extra protection.
- When life gets overwhelming, the Teammate Assistance Program offers free, confidential support for emotional, legal, and financial challenges.
- The 401(k) Retirement Savings Plan and Cash Profit Sharing help you build a secure financial future.
- Paid Leave Benefits give you the time and space to recharge.

Health Insurance Summary

Coverage	In-Network	Out-of-Network
Annual Deductible Individual / Family	\$1,000 / \$2,000	\$2,000 / \$4,000
Coinsurance - % paid after deductible is met % Plan Pays / % You Pay	80% after Deductible / 20% after Deductible	50% after Deductible / 50% after Deductible
Annual Out-of-Pocket Maximum Individual / Family	\$4,000 \$8,000	\$8,000 \$16,000
Coverage	In-Network	Out-of-Network
Preventive Care	100% Covered - No Deductible	50% after Deductible
Office Visit Primary Care Visit / Specialist Visit	\$30 Copay / \$60 Copay	50% after Deductible
Labs/X-Rays - Performed at office visit	No Charge	50% after Deductible
Urgent Care	\$100 Copay	50% after Deductible
Hospitalization	20% after Deductible	50% after Deductible
Outpatient Labs/X-Rays - Not performed at office visit	20% after Deductible	50% after Deductible
Major Imaging - MRI/PET/CT scans, etc.	20% after Deductible	50% after Deductible
Emergency Room	\$250 Copay, then 20% Coinsurance - No Deductible	
Prescription Drug Coverage	31-Day Retail Pharmacy Fill	Mail Order
Tier 1	\$15 Copay	\$37 Copay
Tier 2	\$40 Copay	\$100 Copay
Tier 3	\$75 Copay	\$187 Copay

Health Insurance Weekly Premiums

Effective payroll week-ending April 4, 2026

- **Preferred Rate:** Both you **AND** your spouse participate in the Wellness Program, and meet wellness requirements
- **Semi-Preferred Rate:** Either you **OR** your spouse meets wellness requirements, but **NOT** both of you
- **Standard Rate:** Both you **AND** your spouse **DO NOT** meet wellness requirements.

Tier	Preferred Rate	Semi-Preferred Rate	Standard Rate
Teammate Only	\$28.98	N/A	\$60.71
Teammate + Spouse	\$95.11	\$142.76	\$198.85
Teammate + Child(ren)	\$50.64	N/A	\$106.11
Teammate + Family	\$111.16	\$170.52	\$232.43

NOTE: If you are unable to meet a health outcome for an incentive under the HealthCheck360 Program, you can work with HealthCheck360 and, if you wish, your primary care physician for an opportunity to earn the same incentive through a reasonable alternative process. To speak with a representative about what options are available to you, contact HealthCheck360 at 1-866-511-0360.

Dental Insurance Summary

Included in Health Premium

Coverage	In-Network	Out-of-Network
Calendar Year Deductible	None	
Calendar Year Maximum Benefit	\$1,500 (Per Person)	
Class I Expenses: Preventive & Diagnostic Care	Plan covers 80% of the cost, up to the Benefit Maximum	
Class II Expenses: Basic Restorative Care	Plan covers 50% of the cost, up to the Benefit Maximum	
Class III Expenses: Major Services	Plan covers 50% of the cost, up to the Benefit Maximum	

Vision Insurance Summary

Included in Health Premium

Coverage	In-Network	Out-of-Network
Eye Examination	Covered 100% after \$10 Copay	Up to \$40 Reimbursement
Standard Lenses		
Single Vision	Covered 100% after \$25 Copay	Up to \$40 Reimbursement
Bifocal	Covered 100% after \$25 Copay	Up to \$60 Reimbursement
Trifocal	Covered 100% after \$25 Copay	Up to \$80 Reimbursement
Lenticular	Covered 100% after \$25 Copay	Up to \$80 Reimbursement
Standard Frames	\$130 Allowance - You pay amounts over \$130	Up to \$45 Reimbursement
Contact Lenses		
Elective	\$105 Allowance - You pay amounts over \$105	Up to \$105 Reimbursement
Medically Necessary	Covered 100%	Up to \$210 Reimbursement
Service Frequencies		
Exams, Lenses & Frames, and Contacts Lenses (instead of glasses)	Once Every 12 Months	

IMPORTANT REMINDER: Enroll or make changes by March 31, 2026.

Open Enrollment is March 1-31

ALL forms, including dependent verification documents, must be submitted by March 31, 2026. Any documents submitted after this date will **not** be accepted! If you take no action, your current elections will remain in place. HOWEVER, you will not be able to make changes to your benefits until 2027 (unless you experience a qualifying event).

If you wish to make changes to your benefits, please visit portal.teamfishel.com, click Navigation and then "Teammate Forms" and select "Health Insurance Enrollment or Change Form." Then update your information and select your coverage.