2026

GIOA

BY OPERATORS FOR OPERATORS

STRATEGY ELECTION

5 YEAR ANNIVERSARY EDITION

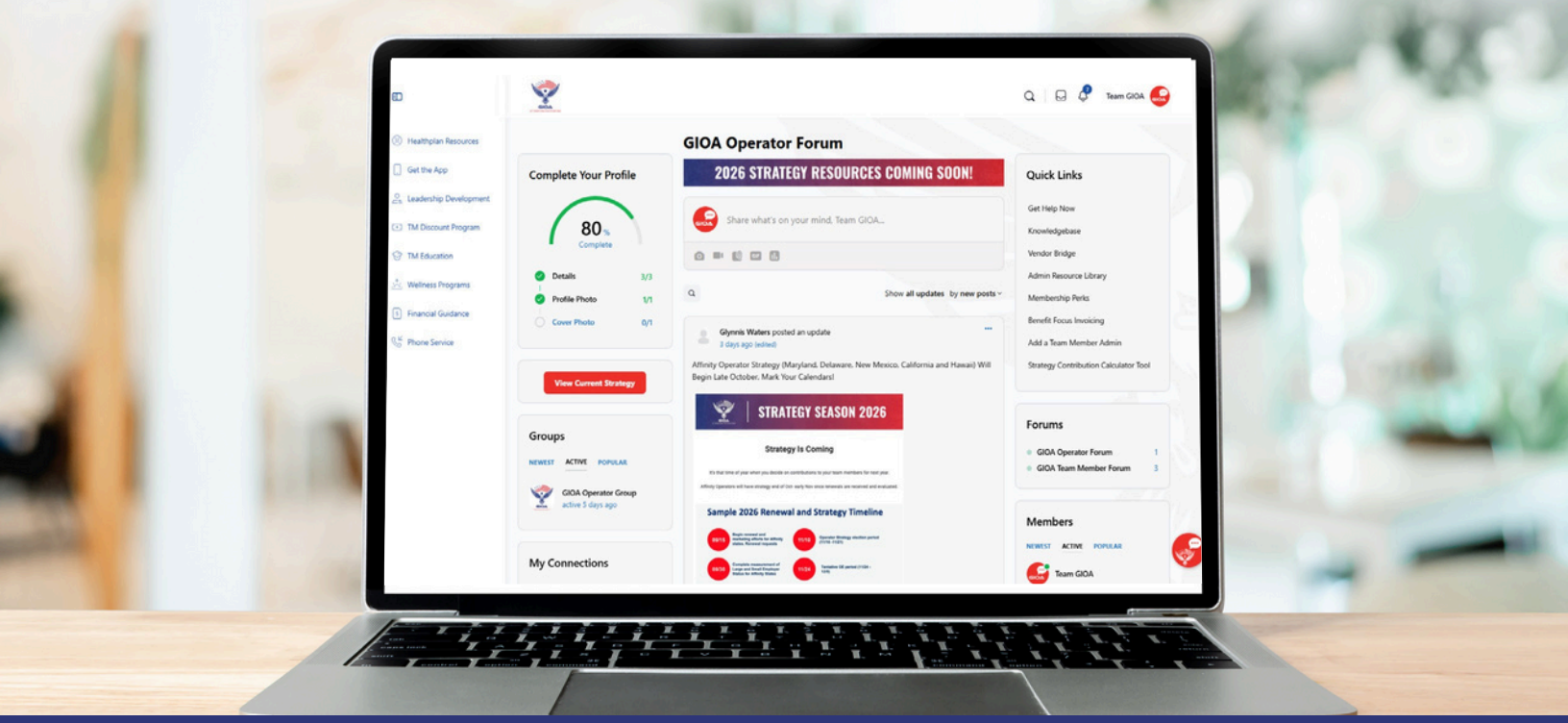
SubmityourStrategyupdatesby
FRIDAY, SEPTEMBER 12TH!

AHP

Thank you for trusting GIOA as we serve you and your team!

Visithttps://gioa.info/login to setup yourStrategyfor2026!

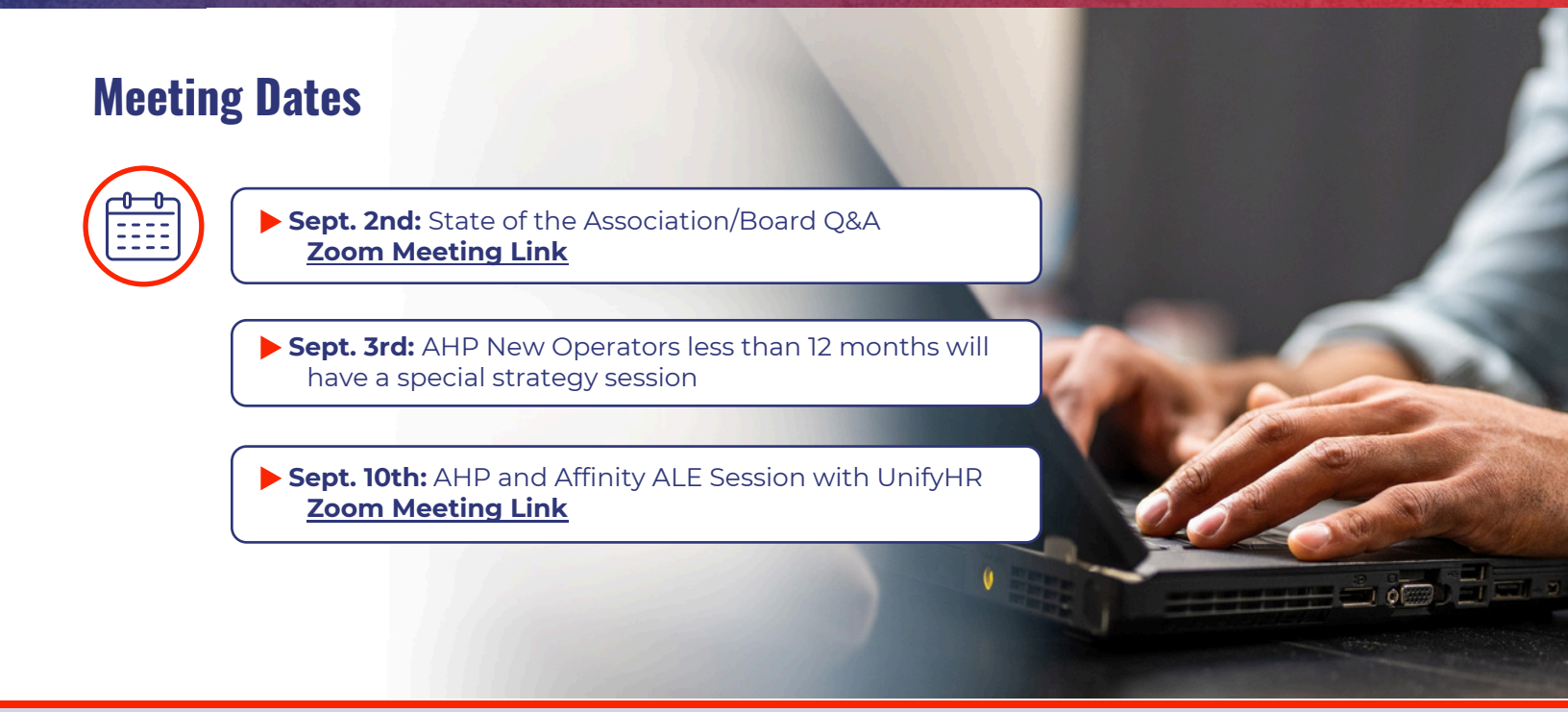
Deadline to submit changes to your Strategy:
Friday, September 12



GIOA Membership Has Its Advantages!

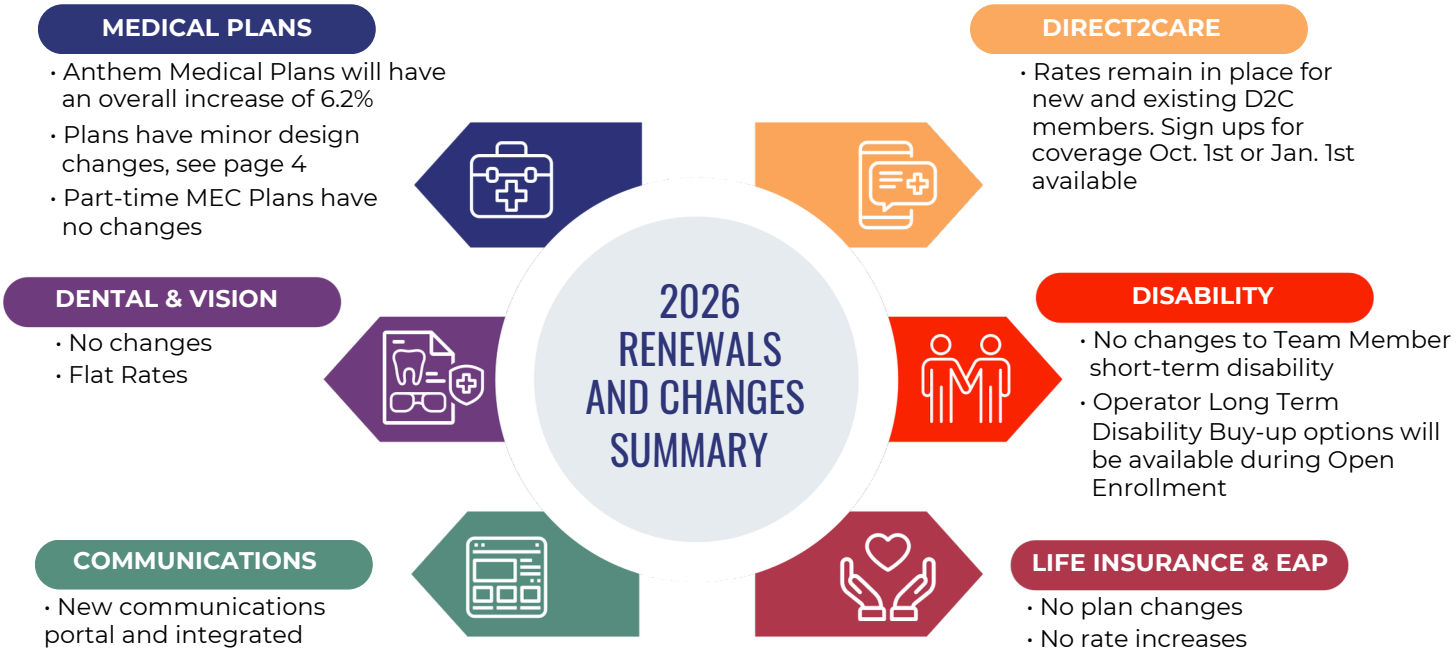
Weprovidemorethanbenefits...wetakecareofyou throughout your journey.

Meeting Dates



- **Sept. 2nd:** State of the Association/Board Q&A
  Zoom Meeting Link
- **Sept. 3rd:** AHP New Operators less than 12 months will have a special strategy session
- **Sept. 10th:** AHP and Affinity ALE Session with UnifyHR
  Zoom Meeting Link

NEW for 2026: Pre-tax Medical, Dental and Vision Savings for you and your team*



MEDICAL PLANS

- Anthem Medical Plans will have an overall increase of 6.2%
- Plans have minor design changes, see page 4
- Part-time MEC Plans have no changes

DIRECT2CARE

- Rates remain in place for new and existing D2C members. Sign ups for coverage Oct. 1st or Jan. 1st available

DENTAL & VISION

- No changes
- Flat Rates

DISABILITY

- No changes to Team Member short-term disability
- Operator Long Term Disability Buy-up options will be available during Open Enrollment

COMMUNICATIONS

- New communications portal and integrated social media page coming for Open Enrollment with single sign on into BenefitFocus

LIFE INSURANCE & EAP

- No plan changes
- No rate increases
- You can keep your same options in place for 2026

**Only Team Members will have pre-tax deductions; Operator savings will come from a reduction in payroll taxes.*

Anthem Plan Changes

2025		2026
PLATINUM	NEW NAME ▶	**HEALTH BLUE** HIGH UTILIZERTRADITIONAL (PREVIOUSLY PLATINUM)
$750 Individual, $1,500 Family	DEDUCTIBLE ▶	$1,500 Individual, $3,000 Family
$4,500 Individual, $9,000 Family	OUT OF POCKET MAXIMUM ▶	$5,250 Individual, $10,500 Family
$75 Urgent Care	OTHER CHANGES ▶	$50 Urgent Care
GOLD	NEW NAME ▶	**HEALTH GREEN** MODERATEUTILIZERTRADITIONAL (PREVIOUSLY GOLD)
$1,550 Individual, $3,100 Family	DEDUCTIBLE ▶	$2,500 Individual, $5,000 Family
$7,075 Individual, $14,150 Family	OUT OF POCKET MAXIMUM ▶	$8,075 Individual, $16,150 Family
$75 Urgent Care $250 Emergency Room	OTHER CHANGES ▶	$50 Urgent Care $500 Emergency Room
SILVER	NEW NAME ▶	**HEALTH YELLOW** LOWUTILIZERCOPAY (PREVIOUSLY SILVER)
$4,000 Individual, $8,000 Family	DEDUCTIBLE ▶	$4,600 Individual, $9,200 Family
$8,000 Individual, $16,000 Family	OUT OF POCKET MAXIMUM ▶	$8,300 Individual, $16,600 Family
$75 Urgent Care $250 Emergency Room Rx Non Preferred Drugs: $90 Copay Out of Network Coverage Open	OTHER CHANGES ▶	$50 Urgent Care $500 Emergency Room Rx Non Preferred Drugs Ded +30% Out of Network Coverage Emergency Only
FREEDOM	NEW NAME ▶	**HEALTH PURPLE** LOWUTILIZERSAVERH.S.A. (PREVIOUSLY FREEDOM)
$75 Urgent Care	OTHER CHANGES ▶	$50 Urgent Care
$250 Emergency Room		$500 Emergency Room
Out of Network Coverage Open		Out of Network Coverage Emergency Only

Click Here to view the 2026 Rate and Payroll Deduction Sheets

Strategy Checklist

1. Review your current strategy
2. Designate or review your current Admins
3. Read this strategy guide
4. Join the State of the Association Address,

   Tuesday, Sept. 2nd
5. Log in to Operator dashboard and review strategy materials
6. Select your strategy for 2026
7. GIOA Trustee of the Benefit Trust Election
8. Complete your HIPAA requirements
9. Submit

You will receive a copy of your final strategy by email once you have completed all steps.

What's Ahead

Open Enrollment: Oct. 20 through Nov. 3

Week of Oct. 13 — Leadership Training
Attend a session to learn about changes to benefits and how enrollment will work this year.

Oct. 20 — Open Enrollment Begins
Team Members will receive communication and have access to a Benefits Fair, Oct. 20 – Oct. 24.

Nov. 3 — Open Enrollment Ends
Last day for Team Members to enroll. If they do not enroll and they are currently enrolled in medical, they will be defaulted to the closest medical plan option for 2026.

Dec. – Feb. — Dependent Verification
All Operators and Team Members will be required to provide proof of dependents if they are covering spouses or children.

Dec. 8 — Payroll Files to CFA
Deliver stop and start deduction files to CFA for the first check of the year.

Jan. 1 – Jan. 31 — Payroll Corrections
Corrective window after the first check of the year. Changes are effective going forward.

Steps Everyone Should Take During Open Enrollment

1. Read the Open Enrollment Highlights.
2. Log in to the new benefit portal and review all benefit changes, especially medical.
3. Enroll into desired coverages.
4. Elect your beneficiary for life insurance.

Will my Team Members have access to Open Enrollment videos and communication?

Yes, there will be a new Team Member portal with single sign on access into Benefitfocus. This portal will become the one-stop shop for Team Members during Open Enrollment and afterwards. New logins and passwords will be issued the week of Oct. 13.

What happens if I, or Team Members, do not take action to formally enroll during Open Enrollment this year?

All of your benefits will remain the same, except for medical. If you are currently enrolled in medical, you will be defaulted to the closest medical plan option for 2026.

GIOA Strategy Guidelines

When considering how to contribute to your team, ask yourself:

- **Are you an Applicable Large Employer (ALE)? Are you compliant? What are your risks?**
- **Do your contributions support recruitment and retention goals for your store?**
- **What do you want to offer to your full-time Team Members in the available tiers?**
- **Do you want to change or promote any of your key leadership team?**

Operator Strategy: Tier Definitions

Tier #	Tier Name	Tier Definitions
1	Other Staff (Executives)	"Executives" or "Special" employees for whom you would like to make higher contributions to the cost of their coverage. This category is not required, and you may have no employees in this category.
2	Managers	Manager
3	Asst. Managers	Assistant Manager
4	Supervisor/Shift Lead	Supervisor/Shift Lead
5	Team Members, Office Clerical, etc.	· Non CFA Employee · Office/Clerical · Restaurant Maintenance Technician · Team Member · Delivery Driver
6	Directors	· Area Marketing Director · Hospitality Director · Kitchen Director · Manager/Training Director · Training Director · Restaurant Marketing Director · Talent Director

Frequently Asked Questions

Wheredo I changemy strategy? Your current Strategy is located on your dashboard when you log in to **https: //gioa.info/login**.

Am I required to contribute to the plans offered to my Team Members?

If you are considered an Applicable Large Employer (ALE) for 2025, you have obligations to contribute to medical coverage for your full-time Team Members only. You should have received an email with your ALE status, log in to your **UnifyHR dashboard** to review your ALE status.

What is the deadline for making my Strategy updates for 2026?

Friday, September 12th

ALE Contact Information

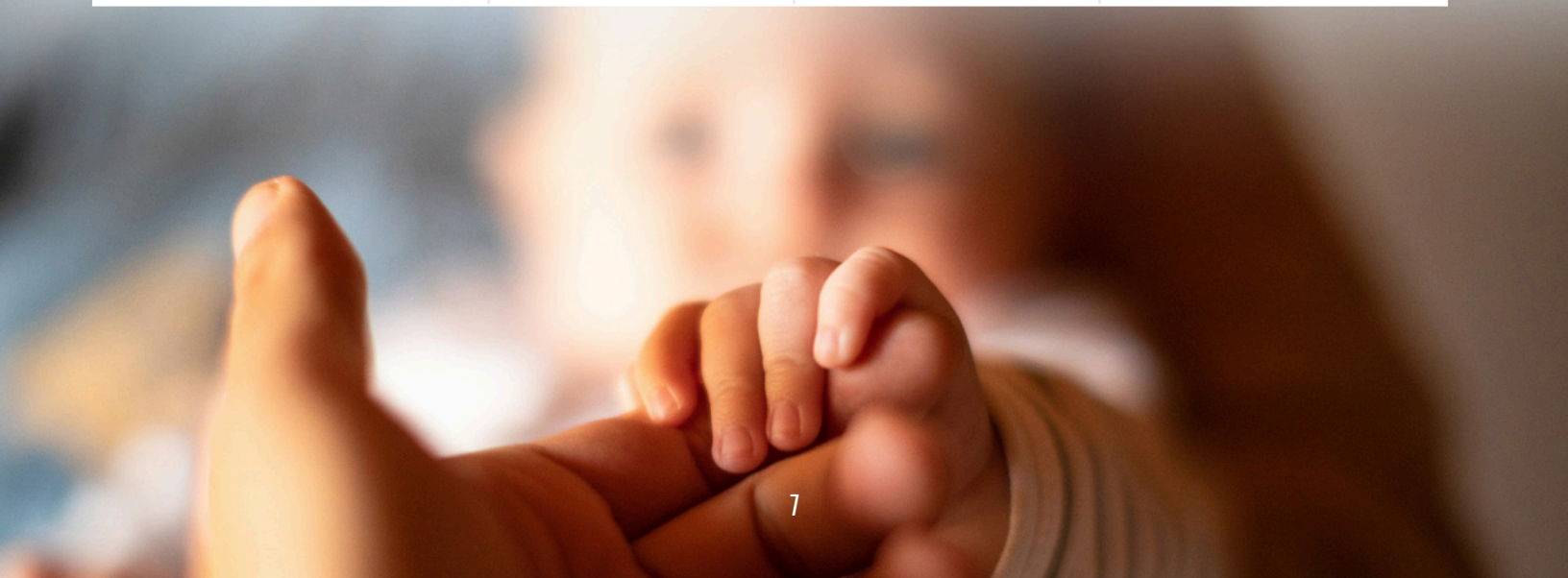
acagioasupport@wexinc.com

UnifyHR.com/GIOAACASupport

For questions on Vendor Bridge, payroll system navigation, payroll timing, payroll deduction corrections and payroll processing, please contact CFA @ (1.800.CFA.CORP).

Benefits Eligibility

Benefit Plan	Full-Time/Variable (30+ Hours/week)	Part-Time Employees (15 – 29 Hours/week)	Part-Time Employees (Under 15 Hours/week)
Anthem Comprehensive Medical w/ Rx	✓	*ACA eligible PT	N/A
Minimum Essential Medical (Part-time)	N/A	✓	N/A
Dental	✓	✓	N/A
Vision	✓	✓	N/A
Employer Paid Life and AD&D Insurance	✓	✓	✓
Hospital, Accident and Critical Illness	✓	✓	N/A



Need Help?

Weareonlyacallor click away!

Call: 1-855-GIOA(4462)411

Member Service Center is available
Monday – Friday, 9 am - 5 pm EST

Email:
help@gioa411.com

Online Support:
www.gioa.info

Dear Operators,

Now in our fifth year of GIOA, we want you to know that our hearts are filled with gratitude for your continued participation in GIOA as we seek to glorify God by protecting, promoting and preserving the role of the Operator. The stories we could share (if we could) of how this association has met real needs in real time of Operators, their families and their team members at the most critical and sensitive times are God-honoring, abundant and significant. Thank you, for truly we are stronger as we walk this new season together.

May God bless you, your family and your teams.

Jonathan, Alex, Justin, Michael and Josh
The GIOA Board

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